

<b>State:</b>	Tennessee	<b>Filing Company:</b>	NCCI
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Tennessee - Voluntary Market Advisory Loss Costs and Assigned Risk Rates and Rating Values Effective March 1, 2017		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		New Filing	NA	Replacement	160489	TN 3-1-2017 Filing FINAL.pdf



# Tennessee

**Voluntary Loss Cost and  
Assigned Risk Rate Filing  
Proposed Effective March 1, 2017**





August 22, 2016

Honorable Julie M. McPeak  
Commissioner of Commerce and Insurance  
State of Tennessee  
500 James Robertson Parkway  
Nashville, Tennessee 37243-0565

Re: **Tennessee Workers Compensation Voluntary Market Loss Costs and Rating Values  
and Assigned Risk Rates and Rating Values Filing—Effective March 1, 2017**

Dear Commissioner McPeak:

In accordance with the applicable statutes and regulations of the state of Tennessee, we are filing for your consideration and approval prospective loss costs and rating values for the voluntary market, and rates and rating values for the assigned risk market, to become effective March 1, 2017.

The voluntary loss costs, which are proposed to be effective March 1, 2017, reflect a decrease of 12.8 percent from the loss costs effective August 28, 2016.

The assigned risk rates, also proposed to be effective March 1, 2017, reflect a decrease of 10.7 percent from the rates effective August 28, 2016.

Please note the following in connection with this filing:

1. As a result of Item B-1397, effective March 1, 2008, a single combined loss cost is still calculated for Class Codes 7710 and 7711 via a payroll-weighted average of the separately indicated loss costs for these two Class Codes.
2. As a result of Item B-1431, effective March 1, 2017:
  - a. Class Code 1852 is discontinued
  - b. Class Codes 2300 and 2386 are discontinued and the loss cost for Class Code 2501 is payroll weighted to reflect the combined experience of Class Codes 2300, 2386, and 2501
  - c. Class Code 2942 is discontinued and the loss cost for Class Code 4432 is payroll weighted to reflect the combined experience of Class Codes 2942 and 4432
  - d. Class Code 6260 is discontinued and the loss cost for Class Code 6251 is payroll weighted to reflect the combined experience of Class Codes 6260 and 6251
  - e. Class Code 8105 is discontinued and the loss cost for Class Code 8018 is payroll weighted to reflect the combined experience of Class Codes 8105 and 8018
  - f. Class Code 4761 is discontinued and the loss cost for Class Code 4771 is payroll weighted to reflect the combined experience of Class Codes 4761 and 4771
  - g. Class Code 8295 is discontinued and the loss cost for Class Code 8103 is payroll weighted to reflect the combined experience of Class Codes 8295 and 8103

3. As a result of Item E-1404, effective September 1, 2017, experience rating premium eligibility thresholds are updated.
4. As a result of Item R-1412, the retrospective rating plan parameters were updated.
5. As a result of Item RM-01-TN-2016, proposed to be effective March 1, 2017, the Premium Discount Percentages and the Tennessee Tabular Surcharge are eliminated.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information.

In the enclosed appendix is a list of companies, which, at the time this filing is being submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me (803-356-0851) if you have any questions or need any further information.

Respectfully submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.



Amy Quinn  
State Relations Executive  
Regulatory Services Division



### **Actuarial Certification**

I, Ann Marie Smith, am a Director & Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in purple ink that reads "Ann Marie Smith". The signature is written in a cursive, flowing style.

Ann Marie Smith, FCAS, MAAA  
Director & Actuary  
Actuarial and Economic Services



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**TENNESSEE**  
**WORKERS COMPENSATION FILING – MARCH 1, 2017**

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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Background and Filing Procedure

The workers compensation benefit system is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Tennessee, and submits proposed voluntary market loss costs (for the voluntary market) and rates (for the assigned risk market) for review and approval by the Tennessee Commissioner of Commerce and Insurance.

The prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as some of the expenses associated with providing these benefits (loss adjustment expenses). The assigned risk rates additionally contemplate other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Tennessee must file a loss cost multiplier to be applied to the approved advisory prospective loss costs in order to compute the final workers compensation rates they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs.

In this filing, NCCI is proposing that the Commissioner of Commerce and Insurance approve an overall average decrease of 12.8% to the current loss cost level (effective August 28, 2016) and an overall average decrease of 10.7% to the current assigned risk rate level (effective August 28, 2016), and that the new values will become effective on March 1, 2017. This document will explain why these changes are indicated. NCCI separately determines voluntary loss costs and assigned risk rates for each workers compensation classification. In this filing, the actual change from the current loss cost is different depending on the classification.

This filing assumes that the item filing RM-01-TN-2016--Elimination of the Premium Discount and Tennessee Tabular Surcharge and Establishment of an Assigned Risk Adjustment Program (ARAP) in Tennessee will be approved with a maximum ARAP surcharge of 25%.





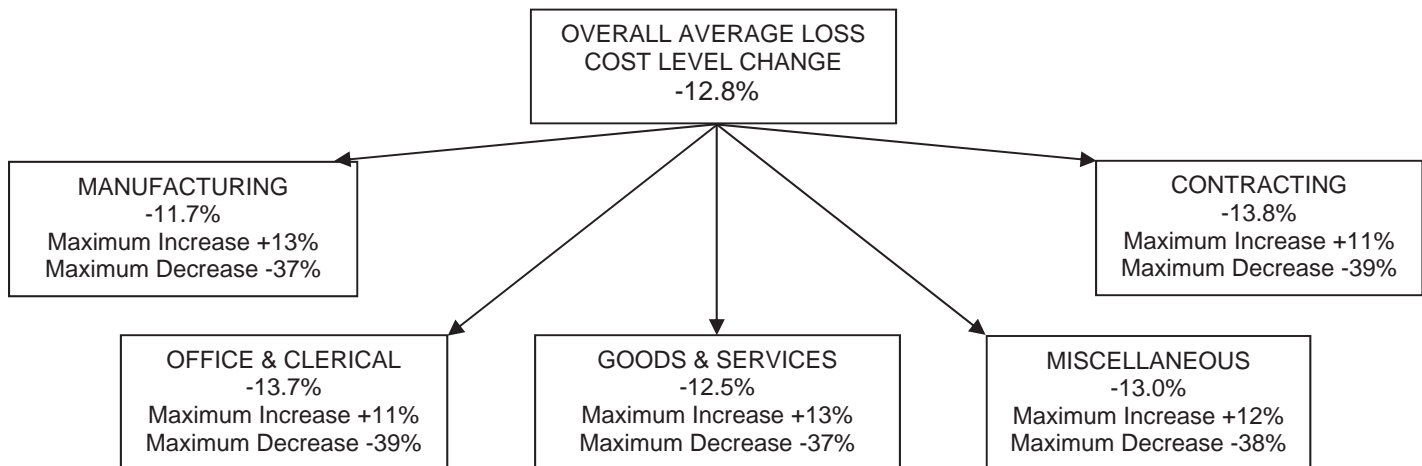
## TENNESSEE

### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Components</u>	<u>Percentage Change</u>
Experience and Trend	-13.2%
Benefits	+0.4%
Loss-based Expenses	+0.3%
<u>Offset for Min. Prem. Parameter Changes</u>	<u>-0.2%</u>
<b>Overall Loss Cost Level Change Requested</b>	<b>-12.8%</b>

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary loss cost level change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.



#### Proposed Overall Average Change in Assigned Risk Rate Level

<u>Key Component</u>	<u>Percentage Change</u>
Overall Voluntary Loss Cost Level Change	-12.8%
<u>Change in Assigned Risk Multiplier</u>	<u>+2.4%</u>
<b>Overall Rate Level Change Requested</b>	<b>-10.7%</b>

The proposed assigned risk rate change includes a +0.9% offset for the proposed change in expense constant. This offset is used to ensure that the overall impact of the change in expense constant will be revenue neutral. Thus the overall expected change in the premium level for the assigned risk market is -11.5%, reflecting the -10.7% proposed change in assigned risk rates and the -0.9% impact of the change in expense constant.



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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Key Components

There are four key components in this filing: experience, trend, benefits, and expenses. They will each be separately discussed.

#### Experience

NCCI analyzed the emerging experience of Tennessee workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2013 and 2014, evaluated as of December 31, 2015 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2014 since the last policy had an effective date of December 31, 2014 and did not expire until December 31, 2015. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved loss cost and rate level changes as well as statutory benefit level changes implemented since that time period. NCCI's standard methodology is to utilize statewide (combined voluntary and assigned risk) market data after it has been adjusted to the current voluntary pure premium level in the calculation of the overall average loss cost level change.

Different aggregations of limited loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). In this filing, NCCI utilized loss development factors based on an average of these two loss aggregations. This is consistent with the NCCI filing made last year in Tennessee. Loss development factors are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors are based on how payments and case reserve estimates changed over time for claims from older years.



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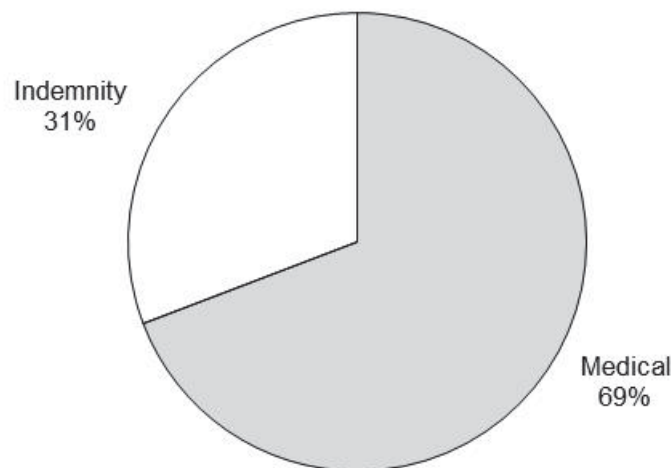
#### Key Components (Continued)

##### Trend

As noted previously, the filing relies primarily on the experience from policy years 2013 and 2014. However, the proposed loss costs are intended for use with policies with effective dates starting on March 1, 2017. It is necessary to use trend factors that forecast how much the future Tennessee workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Tennessee benefit costs.

#### Distribution of Tennessee Benefit Costs



As can be seen, approximately 69% of Tennessee's total benefit costs are medical. This percentage is higher than in most other states.

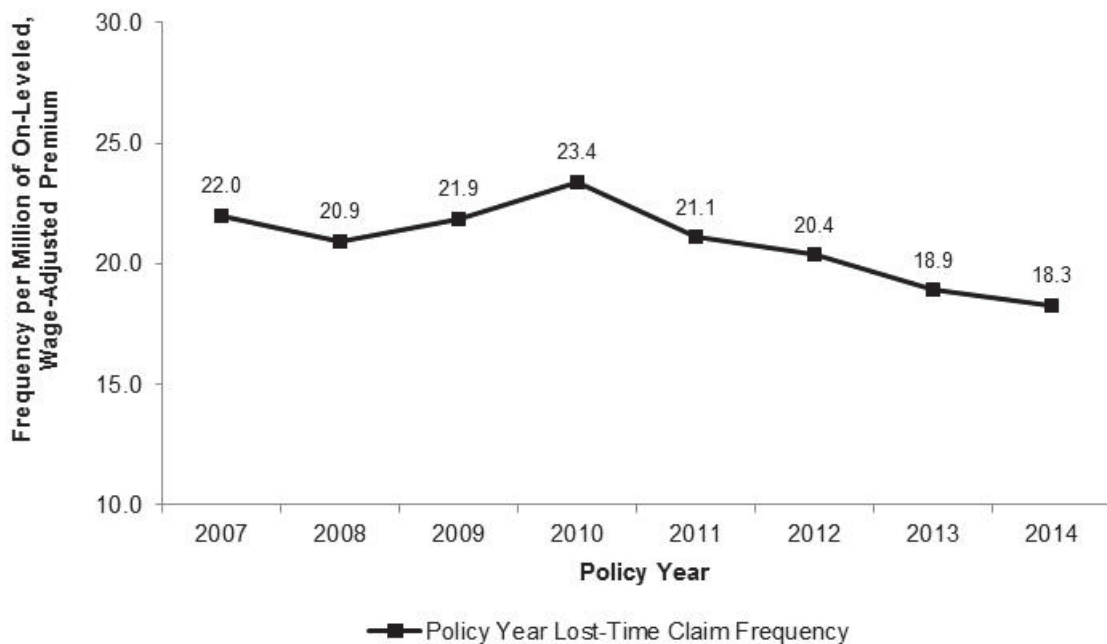


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### WORKERS COMPENSATION FILING – MARCH 1, 2017

NCCI analyzes a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Tennessee lost-time claims (i.e., those claims where a worker has received wage replacement benefits due to a compensable workplace injury). The data in the chart reflect premiums at today's loss cost and wage levels.

#### Tennessee Claim Frequency



As this chart illustrates, Tennessee's claim frequency has declined over the past four years.

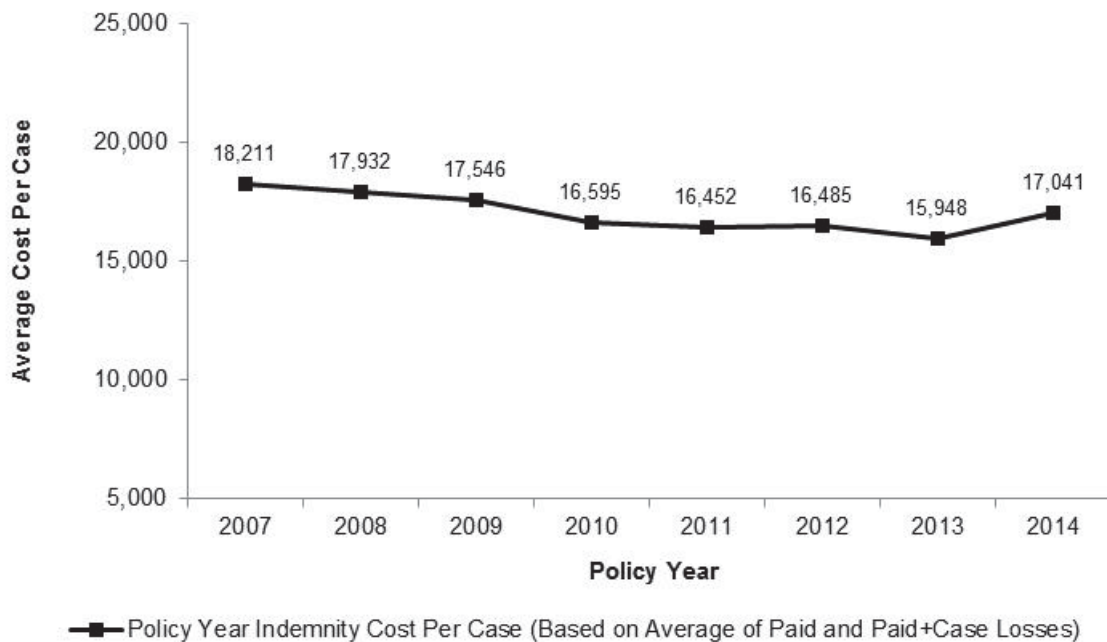


## TENNESSEE

### WORKERS COMPENSATION FILING – MARCH 1, 2017

Looking at the indemnity side of benefits, the chart below shows the historical average indemnity cost per case figures for the most recent eight years in Tennessee. The data in the below chart reflect losses at today's statutory benefit levels.

#### Tennessee Indemnity Cost Per Case



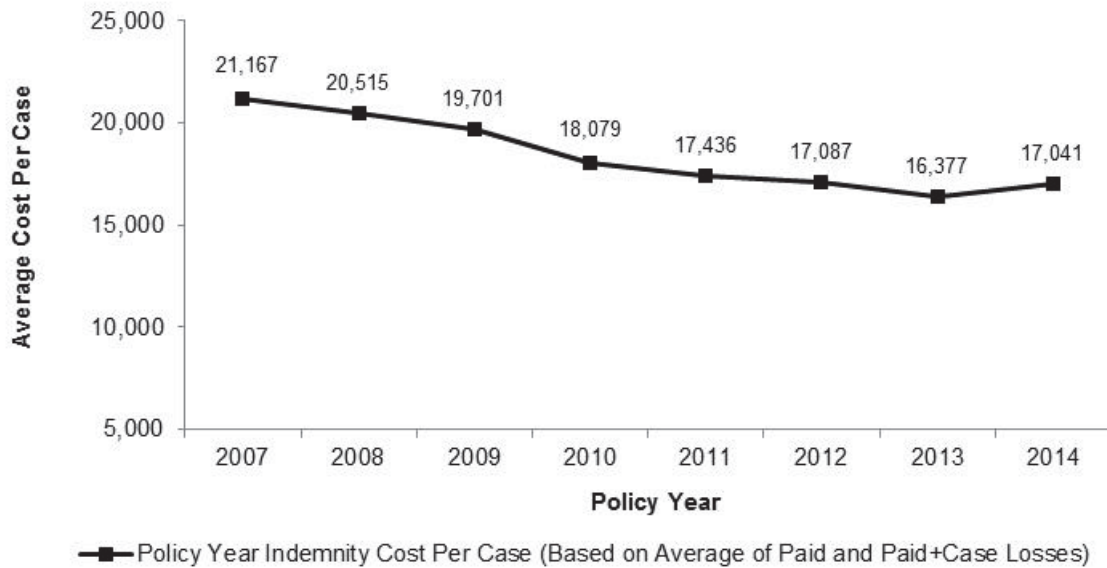
After removing the impact of the growth in workers' wages that occurred over this time period, the change in the average indemnity cost per case after adjustment to the current wage level is shown in the following chart.



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#### Tennessee Indemnity Cost Per Case Adjusted to Current Wage Level



As this chart illustrates, the average indemnity cost per case figures after adjustment to the current wage level increased during the latest year after decreasing since 2007.

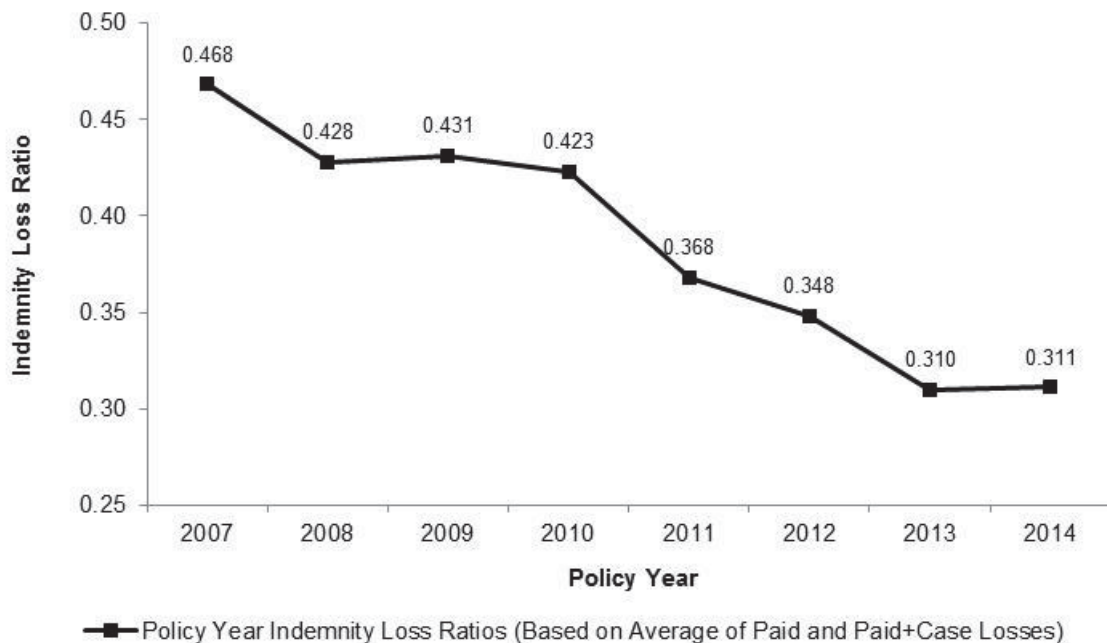


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The indemnity loss ratios below result after combining the observed changes in Tennessee's average claim frequency with the corresponding changes in Tennessee's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

#### Tennessee Indemnity Loss Ratio History



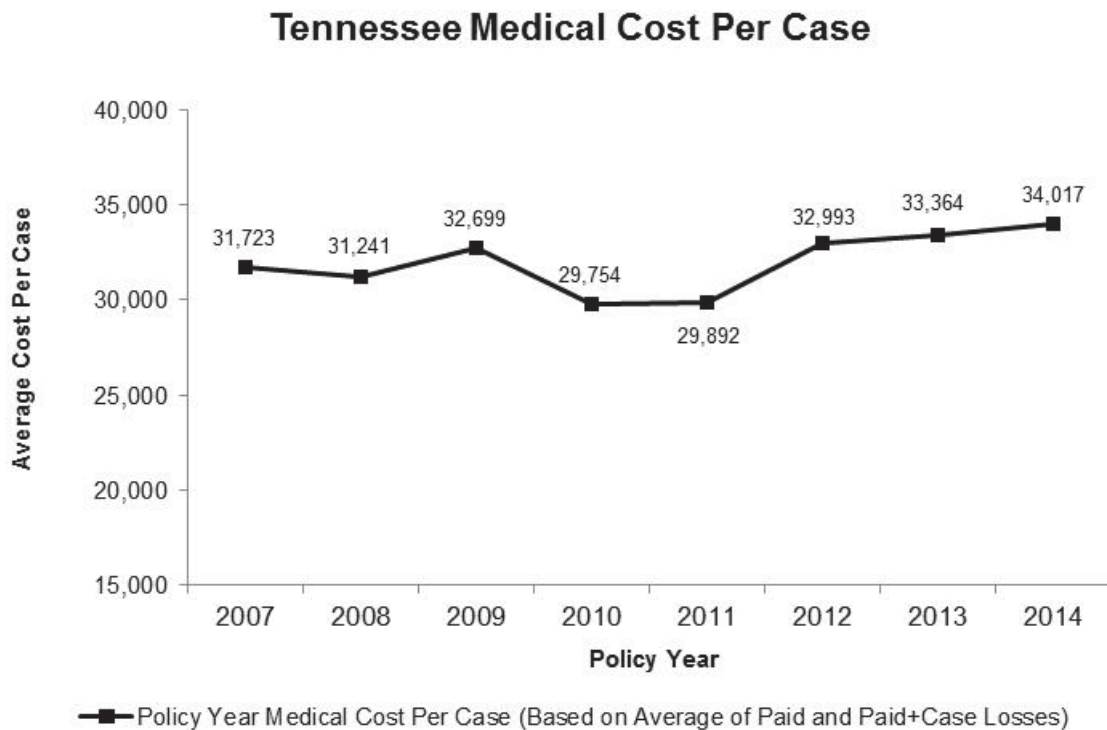
In last year's Tennessee filing, NCCI proposed an indemnity trend factor of -4.0% per year. Based on our analysis this year, we are proposing to change the indemnity trend factor to -5.0% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.



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Tennessee's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.



After removing the impact of the growth in workers' wages that occurred over this time period, the change in the average medical cost per case after adjustment to the current wage level is shown in the following chart.

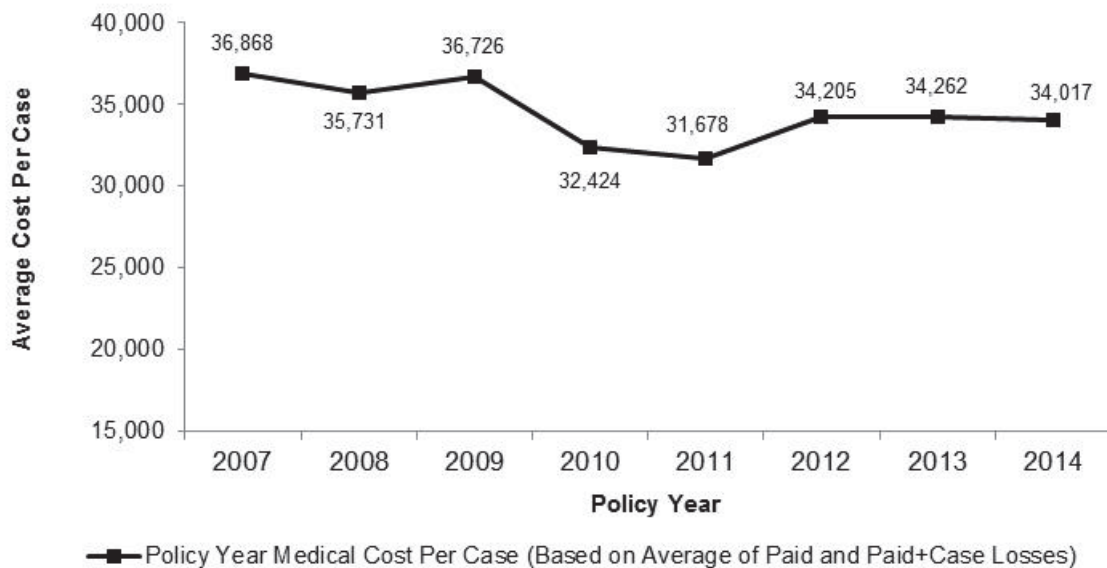




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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Tennessee Medical Cost Per Case Adjusted to Current Wage Level



The average Tennessee medical cost per case figures after adjustment to the current wage level are stable for the latest three years, as shown above. Considering the fact that approximately 69% of the state's benefits are medical, claims cost changes in this area can notably impact the workers compensation system.

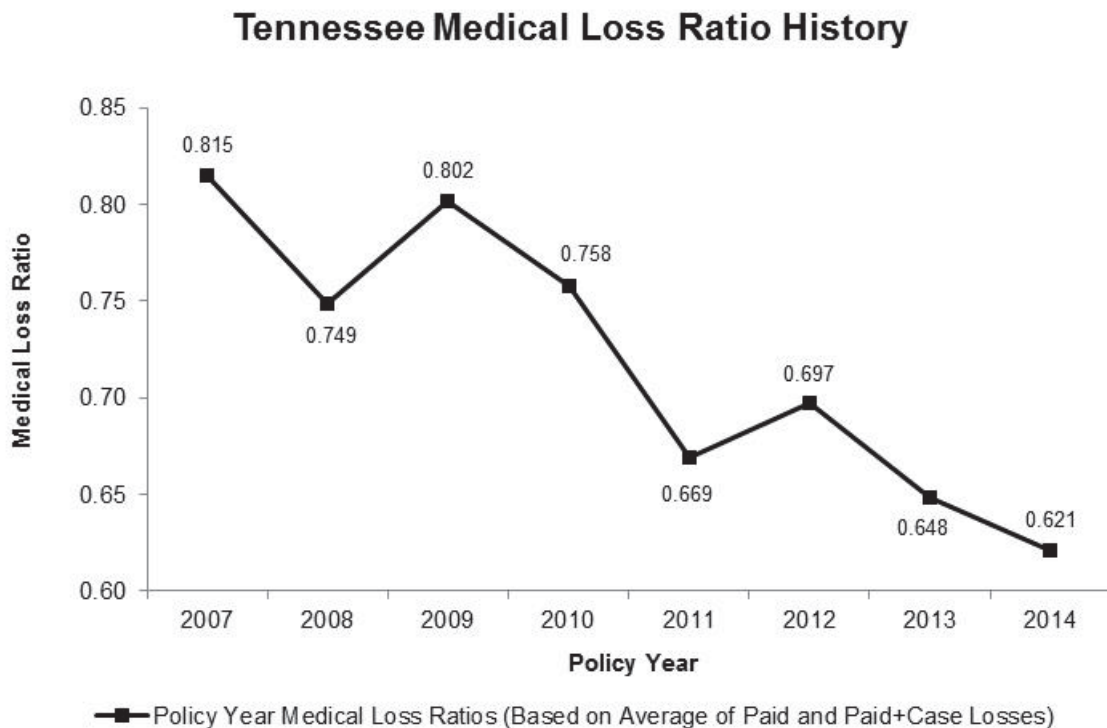
(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per case adjusted to the current wage level—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)



## TENNESSEE

### WORKERS COMPENSATION FILING – MARCH 1, 2017

The medical loss ratios below result after combining the observed changes in Tennessee's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.



In last year's Tennessee filing, NCCI proposed a medical trend factor of  $-0.5\%$  per year. Based on our analysis this year, we are proposing to reduce the medical trend factor to  $-1.5\%$  per year. This means that the rate of growth in medical benefits is once again expected to increase at a slower pace than workers' wages.



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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Key Components (Continued)

##### Benefits

Workers injured in Tennessee receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum. Each July 1, the minimum and maximum weekly benefits are updated based on Tennessee's most recent state average weekly wage. The latest increase in Tennessee's state average weekly wage is estimated to increase overall system costs by 0.3%.

In addition, a medical fee schedule change effective January 1, 2016 is estimated to increase overall system costs by 0.1%.

The combined impact of these two changes on overall system costs is +0.4%.



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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Key Components (Continued)

##### Loss-Adjustment Expenses

The proposed loss costs include a provision for loss adjustment expenses (LAE).

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). After examining LAE indications based on both Tennessee-specific data and countrywide data, NCCI is proposing to increase the currently approved LAE provision from 19.8% to 20.1% of losses.



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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Assigned Risk Market

As previously mentioned, NCCI is proposing an overall average decrease of 10.7% to the current assigned risk rate level to be effective March 1, 2017. This filing proposes a 2.4% increase to the current assigned risk loss cost multiplier (i.e. the factor applied to the voluntary loss costs to convert to the assigned risk rates) underlying the latest approved assigned risk rates effective August 28, 2016. The main components of the assigned risk multiplier are discussed below.

In Tennessee, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the statewide market. To recognize this disparity, a loss cost differential is applied during the assigned risk ratemaking process. Based on this year's analysis, we are proposing an increase of 4.2% to the current assigned risk loss cost differential.

For the assigned risk market, NCCI calculates full rates that include provisions for all expenses associated with writing workers compensation insurance. The assigned risk expense provision is derived directly from the servicing carrier allowance (SCA), since it is the market-based cost intended to compensate the servicing carriers for expenses incurred in handling the assigned risk business. The SCA includes loss adjustment expense, general expense, production expense (excluding commission), and certain assessments. The average commission rate, the profit and contingency provision, a provision for administrative expenses, and all taxes and assessments that are not included in the SCA are added to the allowance to derive the total assigned risk expense provision. In this filing, NCCI is proposing a 2.4% decrease to the current assigned risk expense provision.

In Tennessee, a provision for uncollectible premium is also included in the assigned risk rates. The objective of this provision is to make available sufficient funds in the rate structure to offset the policy premium ultimately determined to be uncollectible. Based on a review of historical ratios of ultimate gross premium to ultimate collected premium in Tennessee's assigned risk market, NCCI is recommending no change to the current uncollectible premium provision of 3.2%.

The results of an analysis for all NCCI states show that the collective loss ratio experience for minimum premium policies is comparatively worse than that observed for risks of larger premium sizes. In order to promote more equitable loss ratio results between minimum premium risks and all intrastate risks, we are also proposing to increase the current assigned risk maximum minimum premium from \$800 to \$1,250 and the current assigned risk minimum premium multiplier from 158 to 200 in this filing. This change is intended to be revenue neutral on a



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### WORKERS COMPENSATION FILING – MARCH 1, 2017

statewide basis. Therefore, a premium offset (-0.2%) to reflect the anticipated additional assigned risk premium that will be collected due to this change has been included.

NCCI is proposing an expense constant of \$160, which is a decrease from the currently approved \$215 expense constant. The expense constant represents a per policy fee intended to ensure equity among policyholders by recognizing economies of scale. Similar to the change in the minimum premium parameters, the expense constant change is also intended to be revenue neutral. As mentioned previously, a +0.9% offset was applied to the premium level change of -11.5% to arrive at the -10.7% assigned risk rate level change proposed in the filing.

A number of programs have been instituted in Tennessee and many help to assure that the assigned risk market is self-funding. This means that the premium collected in the assigned risk market should pay for losses generated by employers in that market. In addition, these programs may also encourage employers in the assigned risk market to seek coverage in the voluntary market. They are listed below:

- Removal of Premium Discounts [Pending Approval]
- Take-Out Credit Program
- Loss Cost Differential
- Loss Sensitive Rating Plan (LSRP)
- Assigned Risk Adjustment Program (ARAP) [Pending Approval]



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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### Conclusion

This filing document provides a high-level perspective in support of decreasing Tennessee's current loss cost and assigned risk rate levels by an average of 12.8% and 10.7%, respectively.

Here are some of the key observations:

- Policy year 2013 experience improved significantly since the March 1, 2016 filing
- Lost-time claim frequency continues to decline
- Both indemnity and medical costs remain stable

The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.

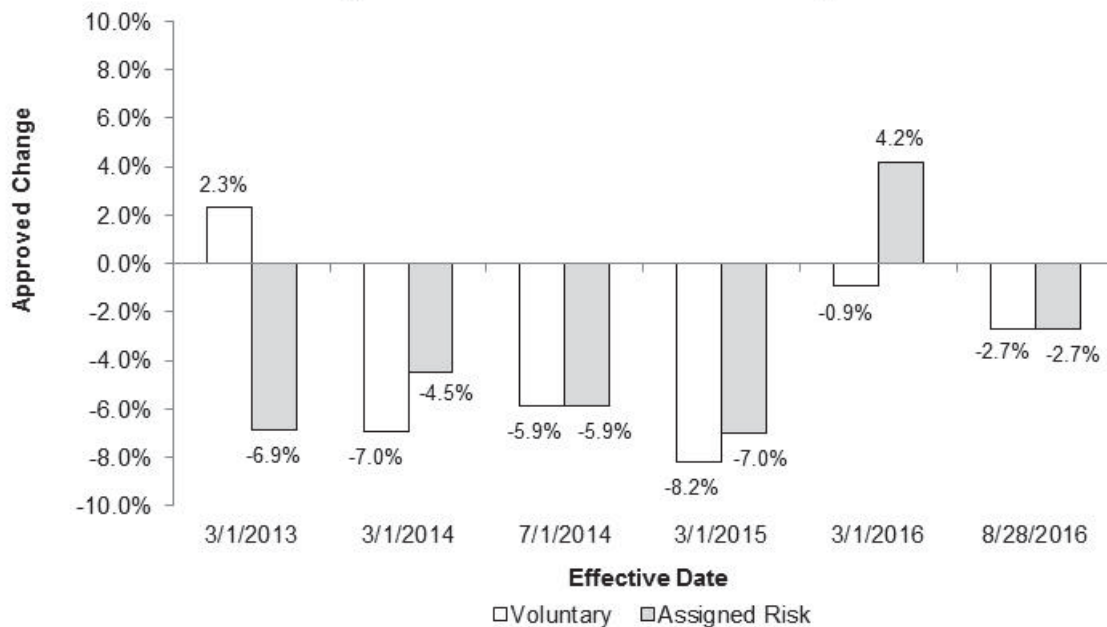


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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### EXHIBIT I

#### Tennessee Historical Voluntary Loss Cost and Assigned Risk Rate Level Changes



The chart above shows the average approved voluntary loss cost and assigned risk rate level changes in Tennessee that took place in the last four years.

The 7/1/2014 (-5.9%) and 8/28/2016 (-2.7%) law-only filings have been included, reflecting Senate Bill 200 (7/1/2014) & the approved medical treatment guidelines & drug formulary (8/28/2016).



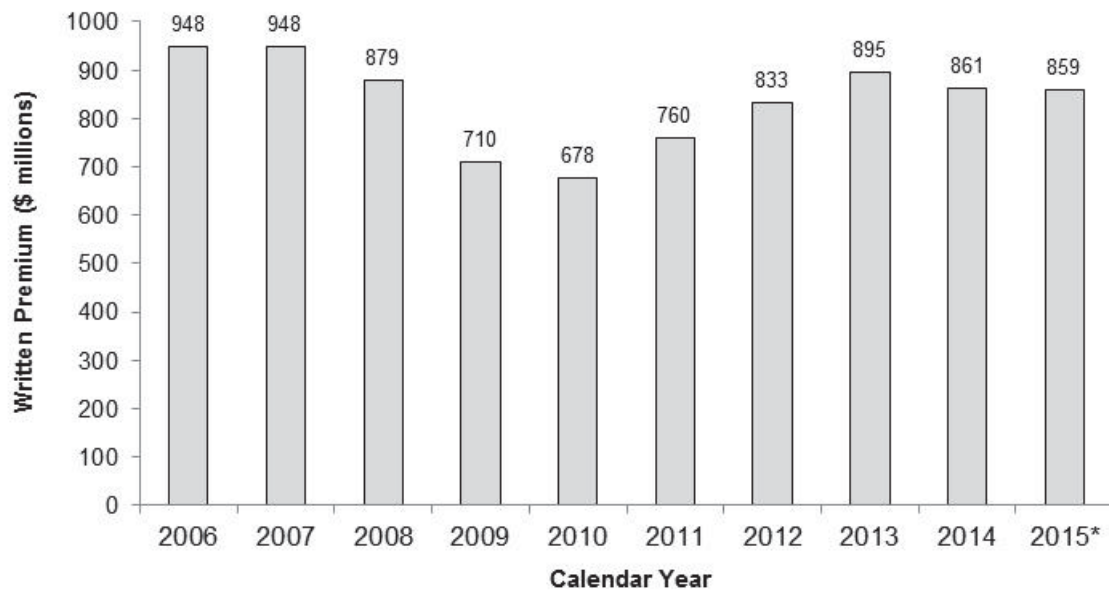


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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### EXHIBIT II

#### Tennessee Written Premium



\*Preliminary, Source: NAIC Annual Statement Data

This exhibit illustrates Tennessee's calendar year written premium totals for the latest ten years.

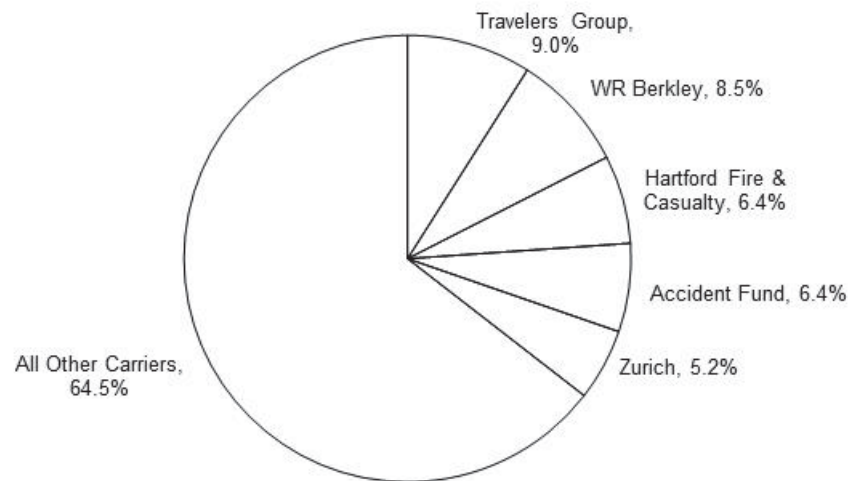


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### WORKERS COMPENSATION FILING – MARCH 1, 2017

#### EXHIBIT III

#### Tennessee Largest Workers Compensation Writers Calendar Year 2015



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Tennessee in 2015 are shown in this chart.



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**WORKERS COMPENSATION FILING – MARCH 1, 2017**

**EXHIBIT IV**

**Proposed Voluntary Market Loss Costs and Rating Values**

**ADVISORY LOSS COSTS - NOT RATES****TENNESSEE**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

**Exhibit IV****Page S1***Effective March 1, 2017*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.09	1.36	0.39	2002	2.13	1.41	0.42	2701	16.64	9.47	0.31
0008	2.25	1.42	0.37	2003	2.70	1.84	0.41	2702*	59.80	30.48	0.26
0016	5.03	2.94	0.32	2014	3.53	2.14	0.33	2705X*	16.04	9.62	0.33
0034	2.21	1.46	0.40	2016	2.38	1.63	0.44	2709	7.89	4.82	0.34
0035	1.71	1.15	0.43	2021	2.68	1.69	0.37	2710	8.76	4.82	0.27
0036	2.47	1.64	0.40	2039	1.99	1.39	0.45	2714	3.37	2.35	0.45
0037	2.59	1.61	0.36	2041	1.91	1.31	0.44	2731	2.84	1.69	0.32
0042	4.11	2.60	0.37	2065	1.85	1.26	0.41	2735	3.37	2.28	0.44
0050	3.18	2.15	0.41	2070	3.93	2.70	0.42	2759	3.99	2.73	0.44
0059D	0.31	0.08	0.27	2081	2.44	1.58	0.39	2790	1.16	0.78	0.44
0065D	0.06	0.02	0.33	2089	2.73	1.82	0.40	2797	2.39	1.58	0.40
0066D	0.06	0.02	0.33	2095	2.06	1.37	0.40	2799	3.69	2.42	0.38
0067D	0.06	0.02	0.33	2105	2.65	1.80	0.44	2802	3.51	2.24	0.37
0079	2.38	1.41	0.32	2110	1.74	1.18	0.44	2812	—	2.25	0.40
0083	4.33	2.87	0.40	2111	2.00	1.37	0.44	2835	1.69	1.23	0.50
0106	7.48	4.19	0.28	2112	2.20	1.51	0.44	2836	1.57	1.12	0.49
0113	2.57	1.74	0.41	2114	2.06	1.41	0.44	2841	3.17	2.16	0.44
0170	1.56	1.05	0.41	2121	1.16	0.77	0.40	2881	2.60	1.86	0.49
0251	2.37	1.59	0.41	2130	1.34	0.90	0.41	2883	3.39	2.25	0.40
0400X	2.63	1.65	0.36	2131	1.37	0.94	0.42	2913X	1.56	1.11	0.49
0401	8.26	4.73	0.29	2143	1.49	1.02	0.44	2915	1.99	1.29	0.38
0771N	0.51	—	—	2157	2.94	2.04	0.42	2916	3.78	2.12	0.28
0908P	77.00	52.50	0.41	2172	1.35	0.88	0.38	2923	1.63	1.13	0.45
0913P	264.00	179.47	0.41	2174	2.16	1.48	0.44	2942	—	0.77	0.49
0917	3.41	2.32	0.44	2211	7.58	4.58	0.33	2960	2.62	1.78	0.41
1005*	3.86	1.81	0.29	2220	1.54	1.06	0.42	3004	1.83	1.11	0.33
1016X*	15.34	7.46	0.29	2286	1.23	0.84	0.45	3018	2.06	1.24	0.33
1164D	4.22	2.17	0.27	2288	2.82	1.92	0.44	3022	2.18	1.53	0.45
1165D	5.84	3.28	0.28	2300	—	1.47	0.40	3027	1.99	1.20	0.33
1320	1.40	0.81	0.29	2302	1.32	0.88	0.40	3028	3.51	2.35	0.41
1322	6.81	3.83	0.28	2305	1.38	0.90	0.38	3030	5.46	3.22	0.32
1429X	8.90	5.14	0.31	2361	1.48	0.98	0.40	3040	4.66	2.78	0.33
1430	3.43	2.05	0.33	2362	1.08	0.72	0.41	3041	3.19	2.13	0.40
1438X	3.74	2.13	0.29	2380	1.69	1.11	0.40	3042	3.35	2.18	0.38
1452	1.81	1.10	0.33	2386	—	1.47	0.40	3064	2.90	1.95	0.41
1463	8.24	4.72	0.29	2388	1.18	0.80	0.44	3069	—	1.83	0.41
1472	3.18	1.77	0.28	2402	1.93	1.18	0.33	3076	2.71	1.83	0.41
1604X	2.86	1.79	0.35	2413	1.79	1.18	0.40	3081D	2.82	1.68	0.33
1624D	3.34	1.94	0.30	2416	1.29	0.87	0.41	3082D	2.39	1.39	0.33
1642	1.88	1.16	0.34	2417	1.21	0.81	0.41	3085D	2.60	1.55	0.33
1654	4.42	2.72	0.34	2501	2.23	1.47	0.40	3110	3.05	2.07	0.41
1655	1.61	0.99	0.34	2503	0.97	0.66	0.44	3111	2.34	1.53	0.39
1699	1.74	1.05	0.33	2534	1.63	1.10	0.43	3113	1.61	1.08	0.41
1701	2.97	1.80	0.33	2570	3.32	2.26	0.44	3114	1.56	1.05	0.41
1710D	2.91	1.77	0.34	2585	3.05	2.09	0.44	3118	1.28	0.89	0.45
1741D	2.91	1.38	0.27	2586	1.53	1.02	0.40	3119	0.56	0.41	0.50
1747	1.24	0.76	0.34	2587	1.64	1.15	0.46	3122	1.15	0.78	0.44
1748	3.33	1.94	0.32	2589	1.51	1.00	0.40	3126	1.61	1.08	0.41
1803D	4.37	2.38	0.29	2600	2.34	1.64	0.45	3131	1.23	0.81	0.40
1852	—	0.87	0.25	2623	5.95	3.78	0.37	3132	1.82	1.20	0.40
1853	1.41	0.94	0.39	2651	0.87	0.59	0.44	3145	1.93	1.27	0.40
1860	1.53	1.07	0.46	2660	1.75	1.19	0.44	3146	2.01	1.33	0.40
1924	1.67	1.16	0.45	2670	1.53	1.08	0.49	3169	2.03	1.36	0.40
1925	1.96	1.24	0.37	2683	1.01	0.68	0.43	3175D	2.46	1.63	0.41
2001	—	1.84	0.41	2688	2.10	1.47	0.45	3179	1.32	0.90	0.44

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**ADVISORY LOSS COSTS - NOT RATES****TENNESSEE**

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3180	1.64	1.14	0.45	3830	1.20	0.79	0.38	4557	1.61	1.11	0.44
3188	1.46	1.01	0.45	3851	3.30	2.30	0.45	4558	1.23	0.84	0.42
3220	1.19	0.80	0.41	3865	0.90	0.63	0.48	4568	1.61	0.98	0.34
3223	3.54	2.49	0.48	3881	2.56	1.73	0.41	4581	0.62	0.35	0.28
3224	2.53	1.82	0.47	4000	2.75	1.60	0.30	4583	2.88	1.62	0.28
3227	1.71	1.20	0.46	4021	5.02	2.98	0.32	4611	1.07	0.73	0.44
3240	2.02	1.37	0.44	4024D	5.27	2.90	0.30	4635	1.71	0.91	0.27
3241	2.00	1.35	0.41	4034	4.26	2.57	0.33	4653	1.12	0.78	0.45
3255	1.42	1.03	0.50	4036	1.74	1.05	0.33	4665	4.57	2.74	0.33
3257	1.73	1.15	0.40	4038	2.01	1.50	0.52	4670	4.87	2.88	0.32
3270	1.85	1.24	0.40	4053	1.56	1.03	0.40	4683	3.16	2.18	0.42
3300	2.97	1.93	0.39	4061	1.47	1.03	0.45	4686	1.71	1.02	0.32
3303	3.93	2.63	0.43	4062	1.92	1.28	0.40	4692	0.35	0.24	0.45
3307	2.53	1.72	0.41	4101	2.15	1.35	0.36	4693	0.63	0.41	0.40
3315	2.89	2.03	0.46	4109	0.62	0.43	0.45	4703	1.39	0.95	0.42
3334	1.55	1.07	0.42	4110	0.75	0.51	0.41	4717	1.98	1.47	0.52
3336	1.78	1.07	0.33	4111	1.08	0.75	0.45	4720	1.80	1.19	0.40
3365	3.49	2.16	0.34	4113	1.05	0.71	0.41	4740	1.14	0.70	0.34
3372	2.45	1.59	0.38	4114	1.83	1.22	0.40	4741	1.93	1.32	0.41
3373	3.28	2.23	0.41	4130	2.77	1.86	0.41	4751	1.08	0.64	0.32
3383	1.14	0.79	0.45	4131	2.83	1.93	0.44	4761	—	1.48	0.26
3385	0.54	0.38	0.46	4133	1.88	1.25	0.43	4771N	2.87	1.48	0.26
3400	2.90	1.85	0.37	4149	1.05	0.76	0.50	4777	4.11	2.18	0.27
3507	1.79	1.21	0.41	4206	2.79	1.88	0.41	4825	0.65	0.39	0.32
3515	1.63	1.08	0.40	4207	1.08	0.67	0.34	4828	1.67	1.07	0.37
3548	0.90	0.60	0.40	4239	1.84	1.14	0.34	4829	1.09	0.62	0.29
3559	2.92	1.94	0.40	4240	1.76	1.20	0.44	4902	2.53	1.70	0.43
3565	—	0.58	0.44	4243	1.45	0.98	0.41	4923	1.44	0.92	0.38
3574	0.85	0.58	0.44	4244	1.47	0.99	0.41	5020	5.38	3.30	0.34
3581	0.61	0.42	0.44	4250	1.39	0.94	0.41	5022	6.91	3.93	0.29
3612	1.37	0.88	0.37	4251	1.79	1.22	0.41	5037	24.14	12.52	0.26
3620	2.37	1.42	0.33	4263	1.60	1.05	0.40	5040	5.56	2.98	0.28
3629	1.12	0.77	0.44	4273	2.45	1.66	0.41	5057	3.24	1.71	0.27
3632	2.65	1.70	0.37	4279	1.87	1.27	0.41	5059	13.63	7.10	0.27
3634	2.48	1.78	0.47	4282	1.23	0.87	0.46	5069	11.01	6.10	0.29
3635	1.82	1.22	0.41	4283	1.66	1.11	0.40	5102X	5.17	2.91	0.28
3638	1.47	1.00	0.44	4299	1.43	1.00	0.46	5146	4.06	2.46	0.33
3639X	1.53	0.80	0.27	4304	3.78	2.39	0.37	5160	1.83	1.09	0.31
3642	0.78	0.52	0.41	4307	1.35	0.97	0.49	5183	2.00	1.22	0.33
3643	1.58	1.07	0.41	4351	0.66	0.44	0.40	5188	2.86	1.76	0.34
3647	2.38	1.55	0.38	4352	1.19	0.81	0.44	5190	2.07	1.27	0.34
3648	0.88	0.61	0.45	4360	0.75	0.53	0.46	5191	0.76	0.52	0.41
3681	0.61	0.42	0.45	4361	0.84	0.56	0.43	5192	2.16	1.47	0.41
3685	0.75	0.52	0.44	4362	—	0.53	0.46	5213	5.13	2.96	0.29
3719	0.93	0.51	0.29	4410	1.99	1.34	0.41	5215	3.78	2.46	0.38
3724	3.11	1.81	0.30	4420	3.28	1.97	0.31	5221	3.44	2.06	0.33
3726	3.35	1.84	0.29	4431	1.10	0.79	0.49	5222	5.77	3.37	0.30
3803	1.37	0.93	0.41	4432	1.09	0.77	0.49	5223	3.58	2.16	0.33
3807	1.67	1.14	0.44	4439	1.33	0.83	0.36	5348	2.68	1.65	0.34
3808	1.27	0.83	0.38	4452	2.96	1.90	0.39	5402	4.36	3.01	0.45
3821	4.13	2.63	0.37	4459	1.80	1.20	0.41	5403X	5.47	3.11	0.29
3822	2.72	1.70	0.36	4470	1.47	0.99	0.41	5437	4.86	2.92	0.33
3824	3.33	2.14	0.37	4484	2.00	1.32	0.40	5443	2.39	1.60	0.41
3826	0.51	0.35	0.41	4493	2.62	1.79	0.41	5445	4.69	2.68	0.29
3827	2.05	1.28	0.36	4511	0.36	0.23	0.37	5462	5.94	3.56	0.33

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**ADVISORY LOSS COSTS - NOT RATES****TENNESSEE**

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5472	3.18	1.71	0.28	6834	1.76	1.13	0.37	7502	2.35	1.40	0.32
5473	4.04	2.13	0.27	6836	2.94	1.75	0.32	7515	0.86	0.45	0.27
5474	4.73	2.67	0.28	6843F	3.21	1.47	0.25	7520	2.27	1.50	0.40
5478	3.24	1.96	0.33	6845F	5.67	2.60	0.25	7538	5.60	2.93	0.27
5479	4.25	2.74	0.38	6854	3.01	1.60	0.28	7539	2.00	1.17	0.30
5480	6.17	3.74	0.32	6872F	6.23	2.86	0.24	7540	4.87	2.58	0.27
5491	1.23	0.71	0.29	6874F	12.27	5.62	0.25	7580	2.07	1.31	0.35
5506	5.53	2.95	0.28	6882	2.51	1.33	0.27	7590	2.03	1.30	0.37
5507	2.81	1.64	0.30	6884	6.44	3.68	0.31	7600	4.07	2.49	0.34
5508D	10.17	6.29	0.34	7016M	1.32	0.73	0.29	7601	—	2.49	0.34
5535	4.05	2.44	0.33	7024M	1.47	0.81	0.29	7605	1.90	1.15	0.33
5537	3.58	2.17	0.33	7038M	4.19	2.07	0.24	7610	0.31	0.19	0.37
5539X	8.13	5.03	0.34	7046M	6.44	3.62	0.30	7611	—	2.49	0.34
5551	13.59	6.90	0.25	7047M	3.25	1.66	0.29	7612	—	2.49	0.34
5604X	1.27	0.73	0.29	7050M	10.28	4.68	0.24	7613	—	2.49	0.34
5606	1.06	0.61	0.29	7090M	4.65	2.29	0.24	7705	4.34	2.78	0.37
5610	4.35	2.89	0.40	7098M	7.15	4.02	0.30	7710	4.63	2.58	0.28
5613X	7.01	4.71	0.41	7099M	15.80	8.22	0.30	7711	4.63	2.58	0.28
5645	12.63	7.01	0.28	7133	1.88	1.08	0.29	7720	2.04	1.19	0.32
5651	—	7.01	0.28	7151M	2.28	1.30	0.29	7855	2.76	1.66	0.33
5703	16.26	9.85	0.33	7152M	5.61	2.98	0.29	8001	1.24	0.84	0.44
5705	15.14	8.91	0.32	7153M	2.54	1.46	0.29	8002	1.46	0.94	0.39
5951	0.33	0.22	0.43	7222	4.39	2.73	0.34	8006	1.77	1.17	0.40
6003	4.13	2.55	0.34	7228	4.53	2.80	0.34	8008	0.89	0.59	0.43
6005	2.65	1.63	0.34	7229	5.29	3.10	0.30	8010	1.20	0.82	0.44
6017	4.29	2.70	0.35	7230	4.86	3.20	0.38	8013	0.25	0.17	0.40
6018	1.52	0.99	0.37	7231	4.43	2.95	0.39	8015	0.52	0.34	0.40
6045	2.82	1.80	0.36	7232	5.40	3.27	0.32	8017	0.91	0.61	0.44
6204	6.10	3.51	0.29	7309F	7.27	3.34	0.24	8018	1.78	1.22	0.44
6206	2.00	1.07	0.28	7313F	2.26	1.04	0.25	8021	1.99	1.32	0.40
6213	1.53	0.90	0.30	7317F	7.08	3.23	0.26	8031	1.47	0.97	0.40
6214	1.50	0.80	0.27	7327F	16.02	7.40	0.23	8032	1.61	1.08	0.43
6216	6.03	3.33	0.29	7333M	1.54	0.85	0.29	8033	1.24	0.82	0.40
6217	3.93	2.27	0.29	7335M	1.71	0.95	0.29	8037	1.73	1.18	0.44
6229	2.85	1.62	0.29	7337M	3.78	1.94	0.29	8039	1.12	0.75	0.43
6233	1.98	1.19	0.31	7350F	10.74	5.25	0.28	8044	1.91	1.22	0.37
6235	8.88	4.82	0.28	7360	2.25	1.36	0.33	8045	0.25	0.17	0.44
6236	7.59	4.64	0.34	7370	3.45	2.32	0.41	8046	1.58	1.02	0.39
6237	1.28	0.79	0.34	7380	3.99	2.59	0.38	8047	0.43	0.30	0.45
6251D	4.35	2.63	0.32	7382	3.34	2.19	0.40	8058	1.69	1.09	0.39
6252D	3.79	1.99	0.27	7390	4.11	2.75	0.40	8061	—	1.17	0.40
6260	—	2.63	0.32	7394M	2.14	1.15	0.28	8072	0.48	0.32	0.43
6306	6.61	3.66	0.27	7395M	2.38	1.28	0.28	8102	1.44	0.98	0.44
6319	4.69	2.66	0.28	7398M	5.26	2.62	0.28	8103	1.29	0.82	0.37
6325	2.38	1.37	0.29	7402	0.11	0.07	0.41	8105	—	1.22	0.44
6400	4.94	3.17	0.37	7403	2.68	1.61	0.33	8106	4.02	2.44	0.33
6503	1.09	0.75	0.45	7405N	0.32	0.20	0.34	8107	2.74	1.63	0.33
6504	1.76	1.21	0.44	7420	4.84	2.75	0.31	8111	1.16	0.79	0.41
6702M*	3.35	2.01	0.33	7421	0.75	0.45	0.31	8116	2.22	1.48	0.40
6703M*	8.24	4.58	0.33	7422	0.92	0.50	0.28	8203	4.80	3.23	0.41
6704M*	3.73	2.24	0.33	7425	1.54	0.89	0.31	8204	3.46	2.03	0.32
6801F	2.88	1.46	0.32	7431N	0.52	0.29	0.29	8209	3.09	2.07	0.41
6811	3.62	2.25	0.34	7445N	0.17	—	—	8215	2.01	1.20	0.33
6824F	8.27	4.08	0.26	7453N	0.28	—	—	8227	2.98	1.56	0.27
6826F	3.71	1.88	0.32	7500X	1.62	0.98	0.33	8232	3.25	1.95	0.33

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8233	1.73	1.09	0.35	8856	0.18	0.12	0.42				
8235	3.41	2.22	0.39	8864	1.48	0.95	0.39				
8263	3.93	2.43	0.36	8868	0.23	0.15	0.43				
8264	3.24	1.94	0.33	8869	0.69	0.46	0.43				
8265	3.40	1.95	0.29	8871	0.07	0.05	0.46				
8279	3.69	2.06	0.28	8901	0.15	0.10	0.38				
8288	5.65	3.24	0.31	9012	0.89	0.57	0.37				
8291	2.60	1.68	0.38	9014	1.82	1.20	0.40				
8292	1.77	1.17	0.40	9015	2.24	1.50	0.41				
8293	4.98	3.03	0.33	9016	1.58	1.03	0.39				
8295	—	0.82	0.37	9019	1.19	0.71	0.32				
8304	3.70	2.18	0.32	9033	1.24	0.83	0.41				
8350	4.39	2.52	0.29	9040	3.02	2.05	0.44				
8380X	1.78	1.14	0.37	9052	1.62	1.09	0.43				
8381	1.84	1.15	0.36	9058	1.09	0.76	0.48				
8385	1.70	1.02	0.33	9060	0.97	0.66	0.44				
8392	1.67	1.09	0.39	9061	0.80	0.58	0.49				
8393	1.21	0.82	0.41	9063	0.64	0.43	0.43				
8500	4.54	2.65	0.32	9077F	2.63	1.41	0.41				
8601	0.20	0.13	0.38	9082	0.88	0.61	0.48				
8602	0.72	0.46	0.37	9083	0.94	0.65	0.48				
8603	0.05	0.04	0.41	9084	1.30	0.85	0.40				
8606	1.50	0.86	0.29	9088a	a	a	a				
8709F	3.90	1.79	0.24	9089	1.34	0.91	0.43				
8719	2.62	1.42	0.28	9093	1.06	0.70	0.42				
8720	1.05	0.63	0.33	9101	1.83	1.24	0.44				
8721	0.19	0.11	0.34	9102	1.96	1.31	0.40				
8723	0.15	0.10	0.41	9154X	1.00	0.66	0.40				
8725	1.75	1.04	0.32	9156	1.09	0.69	0.37				
8726F	2.17	1.10	0.32	9170	7.01	3.52	0.25				
8734M	0.34	0.21	0.33	9178	3.00	2.05	0.46				
8737M	0.30	0.18	0.33	9179	6.48	4.41	0.44				
8738M	0.75	0.41	0.33	9180	4.08	2.33	0.31				
8742	0.25	0.15	0.33	9182	1.66	1.07	0.39				
8745	2.76	1.75	0.37	9186	8.82	4.79	0.27				
8748X	0.34	0.22	0.37	9220	3.20	2.07	0.38				
8755	0.26	0.16	0.33	9402	3.88	2.36	0.34				
8799	0.40	0.27	0.40	9403	5.42	3.15	0.30				
8800	0.86	0.62	0.50	9410	1.42	0.95	0.41				
8803	0.04	0.03	0.32	9501	2.59	1.64	0.37				
8805M	0.15	0.10	0.40	9505	2.16	1.40	0.38				
8810	0.11	0.07	0.40	9516	3.40	2.08	0.34				
8814M	0.13	0.08	0.40	9519	3.50	2.12	0.33				
8815M	0.33	0.19	0.40	9521	2.33	1.40	0.33				
8820	0.13	0.08	0.36	9522	1.84	1.22	0.40				
8824	2.63	1.76	0.43	9534	2.85	1.66	0.30				
8825	1.25	0.90	0.49	9554	8.11	4.62	0.29				
8826	1.52	1.00	0.40	9586	0.37	0.26	0.49				
8829	1.62	1.07	0.40	9600	1.67	1.18	0.46				
8831	0.95	0.61	0.38	9620	0.68	0.43	0.37				
8832	0.22	0.14	0.40								
8833	0.81	0.54	0.41								
8835	1.82	1.24	0.41								
8842	1.75	1.14	0.39								
8855	0.14	0.09	0.40								

\* Refer to the Footnotes Page for additional information on this class code.

Effective March 1, 2017

## FOOTNOTES

a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.

D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.31	S	1624D	0.02	S	3085D	0.04	S
0065D	0.06	S	1710D	0.03	S	3175D	0.02	S
0066D	0.06	S	1741D	0.30	S	4024D	0.05	S
0067D	0.06	S	1803D	0.20	S	5508D	0.04	S
1164D	0.08	S	3081D	0.04	S	6251D	0.03	S
1165D	0.05	S	3082D	0.06	S	6252D	0.03	S

S=Silica

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

1005 Advisory loss cost includes a non-ratable disease element of \$0.58. (For coverage written separately for federal benefits only, \$0.57. For coverage written separately for state benefits only, \$0.01.)

1016 Advisory loss cost includes a non-ratable disease element of \$1.73. (For coverage written separately for federal benefits only, \$1.69. For coverage written separately for state benefits only, \$0.04.)

2702,2705 An upset payroll of \$10.00 per cord shall be used for premium computation when payroll records are not available.

6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.

6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.984 and elr x 2.761.

6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.



Effective March 1, 2017

## ADVISORY MISCELLANEOUS VALUES

**Advisory Loss Elimination Ratios** - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.8%	1.2%	1.0%	0.7%	0.5%	0.4%	0.3%
\$200	3.3%	2.2%	1.9%	1.4%	1.0%	0.7%	0.6%
\$300	4.6%	3.1%	2.7%	2.0%	1.4%	1.0%	0.9%
\$400	5.7%	3.9%	3.4%	2.5%	1.8%	1.3%	1.1%
\$500	6.6%	4.7%	4.0%	3.0%	2.1%	1.5%	1.3%
\$1,000	10.3%	7.5%	6.5%	5.0%	3.6%	2.6%	2.3%
\$1,500	12.9%	9.7%	8.4%	6.5%	4.7%	3.6%	3.1%
\$2,000	14.9%	11.4%	9.9%	7.7%	5.7%	4.4%	3.8%
\$2,500	16.6%	12.9%	11.2%	8.8%	6.6%	5.1%	4.4%

**Basis of premium** applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$69,300
Leased or rented vehicle.....	\$46,200

**Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost).....** 0.02

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports" ..... \$3,600

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1:  
 Executive officers in the construction industry..... \$1,310  
 All other executive officers..... \$3,600

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1:  
 Executive officers in the construction industry..... \$450  
 All other executive officers..... \$900

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll) ..... \$46,200

**Premium Determination for Partners and Sole Proprietors (Construction Industry Only):**  
**Minimum Annual Payroll** applicable in accordance with **Basic Manual** Rule 2-E-3..... \$23,400  
**Maximum Annual Payroll** applicable in accordance with **Basic Manual** Rule 2-E-3..... \$67,900

**Terrorism - (Advisory Loss Cost) ..... 0.01**

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 146%

(Multiply a Non-F classification loss cost by a factor of 2.46 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.34) and the adjustment for differences in loss-based expenses (1.053).)

**Experience Rating Eligibility**

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective March 1, 2017

**TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES**

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,863	0.04	1,050,992	--	1,108,964	0.44
1,864	--	7,534	0.05	1,108,965	--	1,170,293	0.45
7,535	--	13,326	0.06	1,170,294	--	1,235,279	0.46
13,327	--	19,243	0.07	1,235,280	--	1,304,260	0.47
19,244	--	25,289	0.08	1,304,261	--	1,377,617	0.48
25,290	--	42,299	0.09	1,377,618	--	1,455,780	0.49
42,300	--	62,963	0.10	1,455,781	--	1,539,239	0.50
62,964	--	81,344	0.11	1,539,240	--	1,628,552	0.51
81,345	--	99,241	0.12	1,628,553	--	1,724,356	0.52
99,242	--	117,141	0.13	1,724,357	--	1,827,387	0.53
117,142	--	135,261	0.14	1,827,388	--	1,938,497	0.54
135,262	--	153,724	0.15	1,938,498	--	2,058,673	0.55
153,725	--	172,613	0.16	2,058,674	--	2,189,073	0.56
172,614	--	191,992	0.17	2,189,074	--	2,331,062	0.57
191,993	--	211,913	0.18	2,331,063	--	2,486,256	0.58
211,914	--	232,422	0.19	2,486,257	--	2,656,588	0.59
232,423	--	253,564	0.20	2,656,589	--	2,844,387	0.60
253,565	--	275,382	0.21	2,844,388	--	3,052,485	0.61
275,383	--	297,921	0.22	3,052,486	--	3,284,363	0.62
297,922	--	321,225	0.23	3,284,364	--	3,544,344	0.63
321,226	--	345,340	0.24	3,544,345	--	3,837,869	0.64
345,341	--	370,317	0.25	3,837,870	--	4,171,876	0.65
370,318	--	396,206	0.26	4,171,877	--	4,555,363	0.66
396,207	--	423,063	0.27	4,555,364	--	5,000,204	0.67
423,064	--	450,946	0.28	5,000,205	--	5,522,406	0.68
450,947	--	479,919	0.29	5,522,407	--	6,144,071	0.69
479,920	--	510,049	0.30	6,144,072	--	6,896,610	0.70
510,050	--	541,410	0.31	6,896,611	--	7,826,212	0.71
541,411	--	574,080	0.32	7,826,213	--	9,003,704	0.72
574,081	--	608,146	0.33	9,003,705	--	10,543,497	0.73
608,147	--	643,700	0.34	10,543,498	--	12,643,208	0.74
643,701	--	680,843	0.35	12,643,209	--	15,676,119	0.75
680,844	--	719,687	0.36	15,676,120	--	20,442,114	0.76
719,688	--	760,351	0.37	20,442,115	--	29,020,894	0.77
760,352	--	802,969	0.38	29,020,895	--	49,038,030	0.78
802,970	--	847,685	0.39	49,038,031	--	149,123,666	0.79
847,686	--	894,659	0.40	149,123,667	AND OVER		0.80
894,660	--	944,067	0.41				
944,068	--	996,106	0.42				
996,107	--	1,050,991	0.43				

(a) G . . . . .	8.90
(b) State Per Claim Accident Limitation . . . . .	\$223,000
(c) State Multiple Claim Accident Limitation . . . . .	\$446,000
(d) USL&HW Per Claim Accident Limitation . . . . .	\$597,500
(e) USL&HW Multiple Claim Accident Limitation . . . . .	\$1,195,000
(f) Employers Liability Accident Limitation . . . . .	\$55,000
(g) Primary/Excess Loss Split Point . . . . .	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	2.26
(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 2.26.)	

*Effective March 1, 2017*  
**TABLE OF BALLAST VALUES**  
**APPLICABLE TO ALL POLICIES**  
*Experience Rating Plan - ERA*

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 47,871	22,250	1,536,149 -- 1,580,623	178,000	3,093,198 -- 3,137,690	333,750
47,872 -- 82,391	26,700	1,580,624 -- 1,625,099	182,450	3,137,691 -- 3,182,184	338,200
82,392 -- 122,055	31,150	1,625,100 -- 1,669,577	186,900	3,182,185 -- 3,226,678	342,650
122,056 -- 163,897	35,600	1,669,578 -- 1,714,055	191,350	3,226,679 -- 3,271,172	347,100
163,898 -- 206,758	40,050	1,714,056 -- 1,758,535	195,800	3,271,173 -- 3,315,667	351,550
206,759 -- 250,156	44,500	1,758,536 -- 1,803,016	200,250	3,315,668 -- 3,360,161	356,000
250,157 -- 293,869	48,950	1,803,017 -- 1,847,497	204,700	3,360,162 -- 3,404,656	360,450
293,870 -- 337,779	53,400	1,847,498 -- 1,891,980	209,150	3,404,657 -- 3,449,151	364,900
337,780 -- 381,822	57,850	1,891,981 -- 1,936,463	213,600	3,449,152 -- 3,493,646	369,350
381,823 -- 425,957	62,300	1,936,464 -- 1,980,947	218,050	3,493,647 -- 3,538,141	373,800
425,958 -- 470,159	66,750	1,980,948 -- 2,025,432	222,500	3,538,142 -- 3,582,636	378,250
470,160 -- 514,412	71,200	2,025,433 -- 2,069,917	226,950	3,582,637 -- 3,627,131	382,700
514,413 -- 558,703	75,650	2,069,918 -- 2,114,403	231,400	3,627,132 -- 3,671,626	387,150
558,704 -- 603,025	80,100	2,114,404 -- 2,158,890	235,850	3,671,627 -- 3,716,122	391,600
603,026 -- 647,370	84,550	2,158,891 -- 2,203,377	240,300	3,716,123 -- 3,760,617	396,050
647,371 -- 691,736	89,000	2,203,378 -- 2,247,864	244,750	3,760,618 -- 3,805,113	400,500
691,737 -- 736,117	93,450	2,247,865 -- 2,292,353	249,200	3,805,114 -- 3,849,609	404,950
736,118 -- 780,511	97,900	2,292,354 -- 2,336,841	253,650	3,849,610 -- 3,894,105	409,400
780,512 -- 824,917	102,350	2,336,842 -- 2,381,330	258,100	3,894,106 -- 3,938,601	413,850
824,918 -- 869,333	106,800	2,381,331 -- 2,425,819	262,550	3,938,602 -- 3,983,097	418,300
869,334 -- 913,756	111,250	2,425,820 -- 2,470,309	267,000	3,983,098 -- 4,027,593	422,750
913,757 -- 958,187	115,700	2,470,310 -- 2,514,799	271,450	4,027,594 -- 4,072,089	427,200
958,188 -- 1,002,624	120,150	2,514,800 -- 2,559,290	275,900	4,072,090 -- 4,116,586	431,650
1,002,625 -- 1,047,066	124,600	2,559,291 -- 2,603,781	280,350	4,116,587 -- 4,161,082	436,100
1,047,067 -- 1,091,512	129,050	2,603,782 -- 2,648,272	284,800	4,161,083 -- 4,205,579	440,550
1,091,513 -- 1,135,963	133,500	2,648,273 -- 2,692,763	289,250	4,205,580 -- 4,249,750	445,000
1,135,964 -- 1,180,418	137,950	2,692,764 -- 2,737,255	293,700		
1,180,419 -- 1,224,875	142,400	2,737,256 -- 2,781,747	298,150		
1,224,876 -- 1,269,336	146,850	2,781,748 -- 2,826,239	302,600		
1,269,337 -- 1,313,800	151,300	2,826,240 -- 2,870,731	307,050		
1,313,801 -- 1,358,265	155,750	2,870,732 -- 2,915,224	311,500		
1,358,266 -- 1,402,733	160,200	2,915,225 -- 2,959,717	315,950		
1,402,734 -- 1,447,203	164,650	2,959,718 -- 3,004,210	320,400		
1,447,204 -- 1,491,675	169,100	3,004,211 -- 3,048,703	324,850		
1,491,676 -- 1,536,148	173,550	3,048,704 -- 3,093,197	329,300		

For Expected Losses greater than \$4,249,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.90) / (\text{Expected Losses} + (700)(8.90))$$

$$G = 8.90$$

## NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

**TENNESSEE—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY AMOUNTS**

**EXPERIENCE RATING PLAN MANUAL—2003 EDITION**  
**RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA**  
**A. PREMIUM ELIGIBILITY**

**2. State Subject Premium Eligibility Amounts**

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

**State Table of Subject Premium Eligibility Amounts**

<u>State</u>	<u>Rating Effective Date</u>	<u>Column A (\$)</u>	<u>Column B (\$)</u>
TN	9/1/17 and after	9,000	4,500
	8/31/17 and before	9,000	4,500

NOTE: This exhibit revises the Tennessee experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

**RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES**

**TENNESSEE**

**RR 1**

**Effective March 1, 2017**

**Exhibit IV**

**1. Hazard Group Differentials**

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
1.91	1.53	1.40	1.17	0.98	0.82	0.69

**2. 2013 Table of Expected Loss Ranges**

Effective January 1, 2013

**3.**

**Excess Loss Pure Premium Factors**  
(Applicable to New and Renewal Policies)

<b>Per Accident Limitation</b>	<b>Hazard Groups</b>						
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
\$10,000	0.574	0.618	0.640	0.672	0.703	0.725	0.740
\$15,000	0.523	0.571	0.595	0.631	0.665	0.691	0.710
\$20,000	0.482	0.532	0.557	0.596	0.633	0.662	0.685
\$25,000	0.448	0.500	0.526	0.566	0.605	0.636	0.662
\$30,000	0.419	0.472	0.499	0.540	0.581	0.613	0.641
\$35,000	0.394	0.448	0.475	0.516	0.559	0.592	0.622
\$40,000	0.373	0.426	0.453	0.495	0.539	0.573	0.605
\$50,000	0.337	0.390	0.417	0.459	0.504	0.539	0.575
\$75,000	0.273	0.324	0.351	0.392	0.438	0.474	0.515
\$100,000	0.230	0.279	0.305	0.344	0.390	0.426	0.469
\$125,000	0.200	0.246	0.271	0.309	0.353	0.389	0.434
\$150,000	0.177	0.221	0.245	0.281	0.324	0.359	0.405
\$175,000	0.159	0.201	0.224	0.258	0.301	0.334	0.381
\$200,000	0.145	0.184	0.207	0.239	0.281	0.313	0.360
\$225,000	0.133	0.170	0.193	0.223	0.264	0.295	0.342
\$250,000	0.122	0.158	0.180	0.209	0.249	0.279	0.326
\$275,000	0.114	0.148	0.170	0.198	0.236	0.265	0.312
\$300,000	0.106	0.140	0.160	0.187	0.225	0.253	0.300
\$325,000	0.099	0.132	0.152	0.178	0.215	0.242	0.289
\$350,000	0.093	0.125	0.145	0.170	0.206	0.232	0.279
\$375,000	0.088	0.119	0.138	0.162	0.198	0.223	0.270
\$400,000	0.084	0.113	0.132	0.155	0.190	0.215	0.261
\$425,000	0.079	0.108	0.127	0.149	0.183	0.207	0.253
\$450,000	0.075	0.103	0.122	0.144	0.177	0.200	0.246
\$475,000	0.072	0.099	0.117	0.138	0.171	0.194	0.240
\$500,000	0.069	0.095	0.113	0.134	0.166	0.188	0.233
\$600,000	0.058	0.082	0.099	0.117	0.148	0.168	0.212
\$700,000	0.050	0.073	0.088	0.105	0.134	0.152	0.195
\$800,000	0.044	0.065	0.079	0.095	0.122	0.140	0.182
\$900,000	0.039	0.059	0.072	0.087	0.113	0.129	0.170
\$1,000,000	0.035	0.053	0.067	0.080	0.105	0.120	0.160
\$2,000,000	0.017	0.028	0.037	0.045	0.062	0.073	0.105
\$3,000,000	0.010	0.018	0.025	0.031	0.044	0.052	0.079
\$4,000,000	0.007	0.013	0.018	0.023	0.034	0.040	0.063
\$5,000,000	0.005	0.010	0.014	0.018	0.027	0.033	0.052
\$6,000,000	0.004	0.008	0.011	0.014	0.022	0.027	0.043
\$7,000,000	0.003	0.006	0.009	0.012	0.018	0.023	0.037
\$8,000,000	0.003	0.005	0.008	0.010	0.015	0.019	0.032
\$9,000,000	0.002	0.004	0.006	0.008	0.013	0.017	0.028
\$10,000,000	0.002	0.004	0.005	0.007	0.011	0.015	0.025

Effective March 1, 2017

**Excess Loss and Allocated  
Expense Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.666	0.714	0.737	0.772	0.804	0.827	0.843
\$15,000	0.611	0.663	0.688	0.727	0.764	0.792	0.812
\$20,000	0.566	0.621	0.648	0.690	0.730	0.761	0.784
\$25,000	0.528	0.586	0.613	0.657	0.700	0.733	0.760
\$30,000	0.497	0.555	0.584	0.629	0.673	0.708	0.737
\$35,000	0.469	0.528	0.557	0.603	0.649	0.685	0.717
\$40,000	0.445	0.504	0.534	0.580	0.627	0.665	0.698
\$50,000	0.405	0.464	0.493	0.540	0.589	0.628	0.665
\$75,000	0.333	0.390	0.419	0.465	0.516	0.556	0.599
\$100,000	0.285	0.339	0.368	0.412	0.462	0.503	0.549
\$125,000	0.250	0.302	0.330	0.372	0.421	0.461	0.509
\$150,000	0.224	0.273	0.300	0.340	0.389	0.427	0.477
\$175,000	0.203	0.250	0.276	0.314	0.362	0.399	0.449
\$200,000	0.185	0.231	0.256	0.293	0.339	0.375	0.426
\$225,000	0.171	0.214	0.239	0.274	0.320	0.355	0.406
\$250,000	0.159	0.201	0.225	0.259	0.303	0.337	0.388
\$275,000	0.148	0.189	0.212	0.245	0.288	0.321	0.372
\$300,000	0.139	0.178	0.201	0.232	0.275	0.307	0.358
\$325,000	0.131	0.169	0.191	0.222	0.263	0.294	0.345
\$350,000	0.124	0.160	0.183	0.212	0.253	0.283	0.334
\$375,000	0.117	0.153	0.175	0.203	0.243	0.272	0.323
\$400,000	0.111	0.146	0.167	0.195	0.234	0.263	0.314
\$425,000	0.106	0.140	0.161	0.188	0.226	0.254	0.305
\$450,000	0.101	0.134	0.155	0.181	0.219	0.246	0.296
\$475,000	0.097	0.129	0.149	0.174	0.212	0.239	0.289
\$500,000	0.093	0.124	0.144	0.169	0.206	0.232	0.281
\$600,000	0.079	0.108	0.127	0.149	0.184	0.208	0.257
\$700,000	0.069	0.095	0.113	0.134	0.167	0.189	0.237
\$800,000	0.061	0.086	0.102	0.122	0.153	0.174	0.221
\$900,000	0.054	0.078	0.094	0.111	0.141	0.161	0.207
\$1,000,000	0.049	0.071	0.086	0.103	0.132	0.150	0.195
\$2,000,000	0.024	0.037	0.047	0.058	0.078	0.092	0.128
\$3,000,000	0.015	0.024	0.032	0.040	0.056	0.066	0.096
\$4,000,000	0.010	0.018	0.024	0.029	0.042	0.051	0.077
\$5,000,000	0.008	0.013	0.018	0.023	0.034	0.041	0.063
\$6,000,000	0.006	0.011	0.014	0.019	0.028	0.034	0.053
\$7,000,000	0.005	0.009	0.012	0.015	0.023	0.029	0.046
\$8,000,000	0.004	0.007	0.010	0.013	0.020	0.025	0.040
\$9,000,000	0.003	0.006	0.008	0.011	0.017	0.021	0.035
\$10,000,000	0.003	0.005	0.007	0.009	0.015	0.019	0.031

4.

**Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.08	0.07	0.06	0.25	0.21	0.18	0.00



**TENNESSEE**

**WORKERS COMPENSATION FILING – MARCH 1, 2017**

**EXHIBIT V**

Proposed Assigned Risk Rates and Rating Values

# WORKERS COMPENSATION AND EMPLOYERS LIABILITY

TENNESSEE

Exhibit V

Page S1

Effective March 1, 2017

## APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	3.55	870	1.36	0.39	2002	3.62	884	1.41	0.42	2701	28.29	1250	9.47	0.31
0008	3.83	926	1.42	0.37	2003	4.59	1078	1.84	0.41	2702*	101.66	1250	30.48	0.26
0016	8.55	1250	2.94	0.32	2014	6.00	1250	2.14	0.33	2705X*	27.27	1250	9.62	0.33
0034	3.76	912	1.46	0.40	2016	4.05	970	1.63	0.44	2709	13.41	1250	4.82	0.34
0035	2.91	742	1.15	0.43	2021	4.56	1072	1.69	0.37	2710	14.89	1250	4.82	0.27
0036	4.20	1000	1.64	0.40	2039	3.38	836	1.39	0.45	2714	5.73	1250	2.35	0.45
0037	4.40	1040	1.61	0.36	2041	3.25	810	1.31	0.44	2731	4.83	1126	1.69	0.32
0042	6.99	1250	2.60	0.37	2065	3.15	790	1.26	0.41	2735	5.73	1250	2.28	0.44
0050	5.41	1242	2.15	0.41	2070	6.68	1250	2.70	0.42	2759	6.78	1250	2.73	0.44
0059D	0.53	—	0.08	0.27	2081	4.15	990	1.58	0.39	2790	1.97	554	0.78	0.44
0065D	0.10	—	0.02	0.33	2089	4.64	1088	1.82	0.40	2797	4.06	972	1.58	0.40
0066D	0.10	—	0.02	0.33	2095	3.50	860	1.37	0.40	2799	6.27	1250	2.42	0.38
0067D	0.10	—	0.02	0.33	2105	4.51	1062	1.80	0.44	2802	5.97	1250	2.24	0.37
0079	4.05	970	1.41	0.32	2110	2.96	752	1.18	0.44	2812	—	—	2.25	0.40
0083	7.36	1250	2.87	0.40	2111	3.40	840	1.37	0.44	2835	2.87	734	1.23	0.50
0106	12.72	1250	4.19	0.28	2112	3.74	908	1.51	0.44	2836	2.67	694	1.12	0.49
0113	4.37	1034	1.74	0.41	2114	3.50	860	1.41	0.44	2841	5.39	1238	2.16	0.44
0170	2.65	690	1.05	0.41	2121	1.97	554	0.77	0.40	2881	4.42	1044	1.86	0.49
0251	4.03	966	1.59	0.41	2130	2.28	616	0.90	0.41	2883	5.76	1250	2.25	0.40
0400X	4.47	1054	1.65	0.36	2131	2.33	626	0.94	0.42	2913X	2.65	690	1.11	0.49
0401	14.04	A	4.73	0.29	2143	2.53	666	1.02	0.44	2915	3.38	836	1.29	0.38
0771N	0.87	—	—	—	2157	5.00	1160	2.04	0.42	2916	6.43	1250	2.12	0.28
0908P	131.00	291	52.50	0.41	2172	2.30	620	0.88	0.38	2923	2.77	714	1.13	0.45
0913P	449.00	609	179.47	0.41	2174	3.67	894	1.48	0.44	2942	—	—	0.77	0.49
0917	5.80	1250	2.32	0.44	2211	12.89	1250	4.58	0.33	2960	4.45	1050	1.78	0.41
1005*	6.57	1250	1.81	0.29	2220	2.62	684	1.06	0.42	3004	3.11	782	1.11	0.33
1016X*	26.08	1250	7.46	0.29	2286	2.09	578	0.84	0.45	3018	3.50	860	1.24	0.33
1164D	7.18	1250	2.17	0.27	2288	4.79	1118	1.92	0.44	3022	3.71	902	1.53	0.45
1165D	9.93	1250	3.28	0.28	2300	—	—	1.47	0.40	3027	3.38	836	1.20	0.33
1320	2.38	636	0.81	0.29	2302	2.24	608	0.88	0.40	3028	5.97	1250	2.35	0.41
1322	11.58	1250	3.83	0.28	2305	2.35	630	0.90	0.38	3030	9.28	1250	3.22	0.32
1429X	15.13	1250	5.14	0.31	2361	2.52	664	0.98	0.40	3040	7.92	1250	2.78	0.33
1430	5.83	1250	2.05	0.33	2362	1.84	528	0.72	0.41	3041	5.42	1244	2.13	0.40
1438X	6.36	1250	2.13	0.29	2380	2.87	734	1.11	0.40	3042	5.70	1250	2.18	0.38
1452	3.08	776	1.10	0.33	2386	—	—	1.47	0.40	3064	4.93	1146	1.95	0.41
1463	14.01	1250	4.72	0.29	2388	2.01	562	0.80	0.44	3069	—	—	1.83	0.41
1472	5.41	1242	1.77	0.28	2402	3.28	816	1.18	0.33	3076	4.61	1082	1.83	0.41
1604X	4.86	1132	1.79	0.35	2413	3.04	768	1.18	0.40	3081D	4.80	1120	1.68	0.33
1624D	5.67	1250	1.94	0.30	2416	2.19	598	0.87	0.41	3082D	4.06	972	1.39	0.33
1642	3.20	800	1.16	0.34	2417	2.06	572	0.81	0.41	3085D	4.42	1044	1.55	0.33
1654	7.51	1250	2.72	0.34	2501	3.79	918	1.47	0.40	3110	5.19	1198	2.07	0.41
1655	2.74	708	0.99	0.34	2503	1.65	490	0.66	0.44	3111	3.98	956	1.53	0.39
1699	2.96	752	1.05	0.33	2534	2.77	714	1.10	0.43	3113	2.74	708	1.08	0.41
1701	5.05	1170	1.80	0.33	2570	5.64	1250	2.26	0.44	3114	2.65	690	1.05	0.41
1710D	4.95	1150	1.77	0.34	2585	5.19	1198	2.09	0.44	3118	2.18	596	0.89	0.45
1741D	4.95	1150	1.38	0.27	2586	2.60	680	1.02	0.40	3119	0.95	350	0.41	0.50
1747	2.11	582	0.76	0.34	2587	2.79	718	1.15	0.46	3122	1.96	552	0.78	0.44
1748	5.66	1250	1.94	0.32	2589	2.57	674	1.00	0.40	3126	2.74	708	1.08	0.41
1803D	7.43	1250	2.38	0.29	2600	3.98	956	1.64	0.45	3131	2.09	578	0.81	0.40
1852	—	—	0.87	0.25	2623	10.12	1250	3.78	0.37	3132	3.09	778	1.20	0.40
1853	2.40	640	0.94	0.39	2651	1.48	456	0.59	0.44	3145	3.28	816	1.27	0.40
1860	2.60	680	1.07	0.46	2660	2.98	756	1.19	0.44	3146	3.42	844	1.33	0.40
1924	2.84	728	1.16	0.45	2670	2.60	680	1.08	0.49	3169	3.45	850	1.36	0.40
1925	3.33	826	1.24	0.37	2683	1.72	504	0.68	0.43	3175D	4.18	996	1.63	0.41
2001	—	—	1.84	0.41	2688	3.57	874	1.47	0.45	3179	2.24	608	0.90	0.44

\* Refer to the Footnotes Page for additional information on this class code.



# WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

TENNESSEE

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Effective March 1, 2017

## APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3180	2.79	718	1.14	0.45	3830	2.04	568	0.79	0.38	4557	2.74	708	1.11	0.44
3188	2.48	656	1.01	0.45	3851	5.61	1250	2.30	0.45	4558	2.09	578	0.84	0.42
3220	2.02	564	0.80	0.41	3865	1.53	466	0.63	0.48	4568	2.74	708	0.98	0.34
3223	6.02	1250	2.49	0.48	3881	4.35	1030	1.73	0.41	4581	1.05	370	0.35	0.28
3224	4.30	1020	1.82	0.47	4000	4.68	1096	1.60	0.30	4583	4.90	1140	1.62	0.28
3227	2.91	742	1.20	0.46	4021	8.53	1250	2.98	0.32	4611	1.82	524	0.73	0.44
3240	3.43	846	1.37	0.44	4024D	8.96	1250	2.90	0.30	4635	2.91	742	0.91	0.27
3241	3.40	840	1.35	0.41	4034	7.24	1250	2.57	0.33	4653	1.90	540	0.78	0.45
3255	2.41	642	1.03	0.50	4036	2.96	752	1.05	0.33	4665	7.77	1250	2.74	0.33
3257	2.94	748	1.15	0.40	4038	3.42	844	1.50	0.52	4670	8.28	1250	2.88	0.32
3270	3.15	790	1.24	0.40	4053	2.65	690	1.03	0.40	4683	5.37	1234	2.18	0.42
3300	5.05	1170	1.93	0.39	4061	2.50	660	1.03	0.45	4686	2.91	742	1.02	0.32
3303	6.68	1250	2.63	0.43	4062	3.26	812	1.28	0.40	4692	0.60	280	0.24	0.45
3307	4.30	1020	1.72	0.41	4101	3.66	892	1.35	0.36	4693	1.07	374	0.41	0.40
3315	4.91	1142	2.03	0.46	4109	1.05	370	0.43	0.45	4703	2.36	632	0.95	0.42
3334	2.64	688	1.07	0.42	4110	1.28	416	0.51	0.41	4717	3.37	834	1.47	0.52
3336	3.03	766	1.07	0.33	4111	1.84	528	0.75	0.45	4720	3.06	772	1.19	0.40
3365	5.93	1250	2.16	0.34	4113	1.79	518	0.71	0.41	4740	1.94	548	0.70	0.34
3372	4.17	994	1.59	0.38	4114	3.11	782	1.22	0.40	4741	3.28	816	1.32	0.41
3373	5.58	1250	2.23	0.41	4130	4.71	1102	1.86	0.41	4751	1.84	528	0.64	0.32
3383	1.94	548	0.79	0.45	4131	4.81	1122	1.93	0.44	4761	—	—	1.48	0.26
3385	0.92	344	0.38	0.46	4133	3.20	800	1.25	0.43	4771N	4.88	1250	1.48	0.26
3400	4.93	1146	1.85	0.37	4149	1.79	518	0.76	0.50	4777	6.99	1250	2.18	0.27
3507	3.04	768	1.21	0.41	4206	4.74	1108	1.88	0.41	4825	1.11	382	0.39	0.32
3515	2.77	714	1.08	0.40	4207	1.84	528	0.67	0.34	4828	2.84	728	1.07	0.37
3548	1.53	466	0.60	0.40	4239	3.13	786	1.14	0.34	4829	1.85	530	0.62	0.29
3559	4.96	1152	1.94	0.40	4240	2.99	758	1.20	0.44	4902	4.30	1020	1.70	0.43
3565	—	—	0.58	0.44	4243	2.47	654	0.98	0.41	4923	2.45	650	0.92	0.38
3574	1.45	450	0.58	0.44	4244	2.50	660	0.99	0.41	5020	9.15	1250	3.30	0.34
3581	1.04	368	0.42	0.44	4250	2.36	632	0.94	0.41	5022	11.75	1250	3.93	0.29
3612	2.33	626	0.88	0.37	4251	3.04	768	1.22	0.41	5037	41.04	1250	12.52	0.26
3620	4.03	966	1.42	0.33	4263	2.72	704	1.05	0.40	5040	9.45	1250	2.98	0.28
3629	1.90	540	0.77	0.44	4273	4.17	994	1.66	0.41	5057	5.51	1250	1.71	0.27
3632	4.51	1062	1.70	0.37	4279	3.18	796	1.27	0.41	5059	23.17	1250	7.10	0.27
3634	4.22	1004	1.78	0.47	4282	2.09	578	0.87	0.46	5069	18.72	1250	6.10	0.29
3635	3.09	778	1.22	0.41	4283	2.82	724	1.11	0.40	5102X	8.79	1250	2.91	0.28
3638	2.50	660	1.00	0.44	4299	2.43	646	1.00	0.46	5146	6.90	1250	2.46	0.33
3639X	2.60	680	0.80	0.27	4304	6.43	1250	2.39	0.37	5160	3.11	782	1.09	0.31
3642	1.33	426	0.52	0.41	4307	2.30	620	0.97	0.49	5183	3.40	840	1.22	0.33
3643	2.69	698	1.07	0.41	4351	1.12	384	0.44	0.40	5188	4.86	1132	1.76	0.34
3647	4.05	970	1.55	0.38	4352	2.02	564	0.81	0.44	5190	3.52	864	1.27	0.34
3648	1.50	460	0.61	0.45	4360	1.28	416	0.53	0.46	5191	1.29	418	0.52	0.41
3681	1.04	368	0.42	0.45	4361	1.43	446	0.56	0.43	5192	3.67	894	1.47	0.41
3685	1.28	416	0.52	0.44	4362	—	—	0.53	0.46	5213	8.72	1250	2.96	0.29
3719	1.58	476	0.51	0.29	4410	3.38	836	1.34	0.41	5215	6.43	1250	2.46	0.38
3724	5.29	1218	1.81	0.30	4420	5.58	1250	1.97	0.31	5221	5.85	1250	2.06	0.33
3726	5.70	1250	1.84	0.29	4431	1.87	534	0.79	0.49	5222	9.81	1250	3.37	0.30
3803	2.33	626	0.93	0.41	4432	1.85	530	0.77	0.49	5223	6.09	1250	2.16	0.33
3807	2.84	728	1.14	0.44	4439	2.26	612	0.83	0.36	5348	4.56	1072	1.65	0.34
3808	2.16	592	0.83	0.38	4452	5.03	1166	1.90	0.39	5402	7.41	1250	3.01	0.45
3821	7.02	1250	2.63	0.37	4459	3.06	772	1.20	0.41	5403X	9.30	1250	3.11	0.29
3822	4.62	1084	1.70	0.36	4470	2.50	660	0.99	0.41	5437	8.26	1250	2.92	0.33
3824	5.66	1250	2.14	0.37	4484	3.40	840	1.32	0.40	5443	4.06	972	1.60	0.41
3826	0.87	334	0.35	0.41	4493	4.45	1050	1.79	0.41	5445	7.97	1250	2.68	0.29
3827	3.49	858	1.28	0.36	4511	0.61	282	0.23	0.37	5462	10.10	1250	3.56	0.33

\* Refer to the Footnotes Page for additional information on this class code.

# WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

TENNESSEE

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Effective March 1, 2017

## APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5472	5.41	1242	1.71	0.28	6834	2.99	758	1.13	0.37	7502	4.00	960	1.40	0.32
5473	6.87	1250	2.13	0.27	6836	5.00	1160	1.75	0.32	7515	1.46	452	0.45	0.27
5474	8.04	1250	2.67	0.28	6843F	5.46	1250	1.47	0.25	7520	3.86	932	1.50	0.40
5478	5.51	1250	1.96	0.33	6845F	9.64	1250	2.60	0.25	7538	9.52	1250	2.93	0.27
5479	7.23	1250	2.74	0.38	6854	5.12	1184	1.60	0.28	7539	3.40	840	1.17	0.30
5480	10.49	1250	3.74	0.32	6872F	10.59	1250	2.86	0.24	7540	8.28	1250	2.58	0.27
5491	2.09	578	0.71	0.29	6874F	20.86	1250	5.62	0.25	7580	3.52	864	1.31	0.35
5506	9.40	1250	2.95	0.28	6882	4.27	1014	1.33	0.27	7590	3.45	850	1.30	0.37
5507	4.78	1116	1.64	0.30	6884	10.95	1250	3.68	0.31	7600	6.92	1250	2.49	0.34
5508D	17.29	1250	6.29	0.34	7016M	2.24	608	0.73	0.29	7601	—	—	2.49	0.34
5535	6.89	1250	2.44	0.33	7024M	2.50	660	0.81	0.29	7605	3.23	806	1.15	0.33
5537	6.09	1250	2.17	0.33	7038M	7.12	1250	2.07	0.24	7610	0.53	266	0.19	0.37
5539X	13.82	1250	5.03	0.34	7046M	10.95	1250	3.62	0.30	7611	—	—	2.49	0.34
5551	23.10	1250	6.90	0.25	7047M	5.53	1250	1.66	0.29	7612	—	—	2.49	0.34
5604X	2.16	592	0.73	0.29	7050M	17.48	1250	4.68	0.24	7613	—	—	2.49	0.34
5606	1.80	520	0.61	0.29	7090M	7.91	1250	2.29	0.24	7705	7.38	1250	2.78	0.37
5610	7.40	1250	2.89	0.40	7098M	12.16	1250	4.02	0.30	7710	7.87	1250	2.58	0.28
5613X	11.92	1250	4.71	0.41	7099M	26.86	1250	8.22	0.30	7711	7.87	1250	2.58	0.28
5645	21.47	1250	7.01	0.28	7133	3.20	800	1.08	0.29	7720	3.47	854	1.19	0.32
5651	—	—	7.01	0.28	7151M	3.88	936	1.30	0.29	7855	4.69	1098	1.66	0.33
5703	27.64	1250	9.85	0.33	7152M	9.54	1250	2.98	0.29	8001	2.11	582	0.84	0.44
5705	25.74	1250	8.91	0.32	7153M	4.32	1024	1.46	0.29	8002	2.48	656	0.94	0.39
5951	0.56	272	0.22	0.43	7222	7.46	1250	2.73	0.34	8006	3.01	762	1.17	0.40
6003	7.02	1250	2.55	0.34	7228	7.70	1250	2.80	0.34	8008	1.51	462	0.59	0.43
6005	4.51	1062	1.63	0.34	7229	8.99	1250	3.10	0.30	8010	2.04	568	0.82	0.44
6017	7.29	1250	2.70	0.35	7230	8.26	1250	3.20	0.38	8013	0.43	246	0.17	0.40
6018	2.58	676	0.99	0.37	7231	7.53	1250	2.95	0.39	8015	0.88	336	0.34	0.40
6045	4.79	1118	1.80	0.36	7232	9.18	1250	3.27	0.32	8017	1.55	470	0.61	0.44
6204	10.37	1250	3.51	0.29	7309F	12.36	1250	3.34	0.24	8018	3.03	766	1.22	0.44
6206	3.40	840	1.07	0.28	7313F	3.84	928	1.04	0.25	8021	3.38	836	1.32	0.40
6213	2.60	680	0.90	0.30	7317F	12.04	1250	3.23	0.26	8031	2.50	660	0.97	0.40
6214	2.55	670	0.80	0.27	7327F	27.23	1250	7.40	0.23	8032	2.74	708	1.08	0.43
6216	10.25	1250	3.33	0.29	7333M	2.62	684	0.85	0.29	8033	2.11	582	0.82	0.40
6217	6.68	1250	2.27	0.29	7335M	2.91	742	0.95	0.29	8037	2.94	748	1.18	0.44
6229	4.85	1130	1.62	0.29	7337M	6.43	1250	1.94	0.29	8039	1.90	540	0.75	0.43
6233	3.37	834	1.19	0.31	7350F	18.26	1250	5.25	0.28	8044	3.25	810	1.22	0.37
6235	15.10	1250	4.82	0.28	7360	3.83	926	1.36	0.33	8045	0.43	246	0.17	0.44
6236	12.90	1250	4.64	0.34	7370	5.87	1250	2.32	0.41	8046	2.69	698	1.02	0.39
6237	2.18	596	0.79	0.34	7380	6.78	1250	2.59	0.38	8047	0.73	306	0.30	0.45
6251D	7.39	1250	2.63	0.32	7382	5.68	1250	2.19	0.40	8058	2.87	734	1.09	0.39
6252D	6.44	1250	1.99	0.27	7390	6.99	1250	2.75	0.40	8061	—	—	1.17	0.40
6260	—	—	2.63	0.32	7394M	3.64	888	1.15	0.28	8072	0.82	324	0.32	0.43
6306	11.24	1250	3.66	0.27	7395M	4.05	970	1.28	0.28	8102	2.45	650	0.98	0.44
6319	7.97	1250	2.66	0.28	7398M	8.94	1250	2.62	0.28	8103	2.19	598	0.82	0.37
6325	4.05	970	1.37	0.29	7402	0.19	198	0.07	0.41	8105	—	—	1.22	0.44
6400	8.40	1250	3.17	0.37	7403	4.56	1072	1.61	0.33	8106	6.83	1250	2.44	0.33
6503	1.85	530	0.75	0.45	7405N	0.54	326	0.20	0.34	8107	4.66	1092	1.63	0.33
6504	2.99	758	1.21	0.44	7420	8.23	1250	2.75	0.31	8111	1.97	554	0.79	0.41
6702M*	5.70	1250	2.01	0.33	7421	1.28	416	0.45	0.31	8116	3.77	914	1.48	0.40
6703M*	14.01	1250	4.58	0.33	7422	1.56	472	0.50	0.28	8203	8.16	1250	3.23	0.41
6704M*	6.34	1250	2.24	0.33	7425	2.62	684	0.89	0.31	8204	5.88	1250	2.03	0.32
6801F	4.90	1140	1.46	0.32	7431N	0.88	432	0.29	0.29	8209	5.25	1210	2.07	0.41
6811	6.15	1250	2.25	0.34	7445N	0.29	—	—	—	8215	3.42	844	1.20	0.33
6824F	14.06	1250	4.08	0.26	7453N	0.48	—	—	—	8227	5.07	1174	1.56	0.27
6826F	6.31	1250	1.88	0.32	7500X	2.75	710	0.98	0.33	8232	5.53	1250	1.95	0.33

\* Refer to the Footnotes Page for additional information on this class code.

# WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

TENNESSEE

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Effective March 1, 2017

## APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8233	2.94	748	1.09	0.35	8856	0.31	222	0.12	0.42					
8235	5.80	1250	2.22	0.39	8864	2.52	664	0.95	0.39					
8263	6.68	1250	2.43	0.36	8868	0.39	238	0.15	0.43					
8264	5.51	1250	1.94	0.33	8869	1.17	394	0.46	0.43					
8265	5.78	1250	1.95	0.29	8871	0.12	184	0.05	0.46					
8279	6.27	1250	2.06	0.28	8901	0.26	212	0.10	0.38					
8288	9.61	1250	3.24	0.31	9012	1.51	462	0.57	0.37					
8291	4.42	1044	1.68	0.38	9014	3.09	778	1.20	0.40					
8292	3.01	762	1.17	0.40	9015	3.81	922	1.50	0.41					
8293	8.47	1250	3.03	0.33	9016	2.69	698	1.03	0.39					
8295	—	—	0.82	0.37	9019	2.02	564	0.71	0.32					
8304	6.29	1250	2.18	0.32	9033	2.11	582	0.83	0.41					
8350	7.46	1250	2.52	0.29	9040	5.13	1186	2.05	0.44					
8380X	3.03	766	1.14	0.37	9052	2.75	710	1.09	0.43					
8381	3.13	786	1.15	0.36	9058	1.85	530	0.76	0.48					
8385	2.89	738	1.02	0.33	9060	1.65	490	0.66	0.44					
8392	2.84	728	1.09	0.39	9061	1.36	432	0.58	0.49					
8393	2.06	572	0.82	0.41	9063	1.09	378	0.43	0.43					
8500	7.72	1250	2.65	0.32	9077F	4.47	1054	1.41	0.41					
8601	0.34	228	0.13	0.38	9082	1.50	460	0.61	0.48					
8602	1.22	404	0.46	0.37	9083	1.60	480	0.65	0.48					
8603	0.09	178	0.04	0.41	9084	2.21	602	0.85	0.40					
8606	2.55	670	0.86	0.29	9088a	a	a	a	a					
8709F	6.63	1250	1.79	0.24	9089	2.28	616	0.91	0.43					
8719	4.45	1050	1.42	0.28	9093	1.80	520	0.70	0.42					
8720	1.79	518	0.63	0.33	9101	3.11	782	1.24	0.44					
8721	0.32	224	0.11	0.34	9102	3.33	826	1.31	0.40					
8723	0.26	212	0.10	0.41	9154X	1.70	500	0.66	0.40					
8725	2.98	756	1.04	0.32	9156	1.85	530	0.69	0.37					
8726F	3.69	898	1.10	0.32	9170	11.92	1250	3.52	0.25					
8734M	0.58	276	0.21	0.33	9178	5.10	1180	2.05	0.46					
8737M	0.51	262	0.18	0.33	9179	11.02	1250	4.41	0.44					
8738M	1.28	416	0.41	0.33	9180	6.94	1250	2.33	0.31					
8742	0.43	246	0.15	0.33	9182	2.82	724	1.07	0.39					
8745	4.69	1098	1.75	0.37	9186	14.99	1250	4.79	0.27					
8748X	0.58	276	0.22	0.37	9220	5.44	1248	2.07	0.38					
8755	0.44	248	0.16	0.33	9402	6.60	1250	2.36	0.34					
8799	0.68	296	0.27	0.40	9403	9.21	1250	3.15	0.30					
8800	1.46	452	0.62	0.50	9410	2.41	642	0.95	0.41					
8803	0.07	174	0.03	0.32	9501	4.40	1040	1.64	0.37					
8805M	0.26	212	0.10	0.40	9505	3.67	894	1.40	0.38					
8810	0.19	198	0.07	0.40	9516	5.78	1250	2.08	0.34					
8814M	0.22	204	0.08	0.40	9519	5.95	1250	2.12	0.33					
8815M	0.56	272	0.19	0.40	9521	3.96	952	1.40	0.33					
8820	0.22	204	0.08	0.36	9522	3.13	786	1.22	0.40					
8824	4.47	1054	1.76	0.43	9534	4.85	1130	1.66	0.30					
8825	2.13	586	0.90	0.49	9554	13.79	1250	4.62	0.29					
8826	2.58	676	1.00	0.40	9586	0.63	286	0.26	0.49					
8829	2.75	710	1.07	0.40	9600	2.84	728	1.18	0.46					
8831	1.62	484	0.61	0.38	9620	1.16	392	0.43	0.37					
8832	0.37	234	0.14	0.40										
8833	1.38	436	0.54	0.41										
8835	3.09	778	1.24	0.41										
8842	2.98	756	1.14	0.39										
8855	0.24	208	0.09	0.40										

\* Refer to the Footnotes Page for additional information on this class code.

Effective March 1, 2017  
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**FOOTNOTES**

- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.53	S	1624D	0.03	S	3085D	0.07	S
0065D	0.10	S	1710D	0.05	S	3175D	0.03	S
0066D	0.10	S	1741D	0.51	S	4024D	0.09	S
0067D	0.10	S	1803D	0.34	S	5508D	0.07	S
1164D	0.14	S	3081D	0.07	S	6251D	0.05	S
1165D	0.09	S	3082D	0.10	S	6252D	0.05	S

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$0.99. (For coverage written separately for federal benefits only, \$0.97. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.94. (For coverage written separately for federal benefits only, \$2.87. For coverage written separately for state benefits only, \$0.07.)
- 2702,2705 An upset payroll of \$10.00 per cord shall be used for premium computation when payroll records are not available.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.984 and elr x 2.761.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective March 1, 2017

## APPLICABLE TO ASSIGNED RISK POLICIES ONLY

## MISCELLANEOUS VALUES

**Basis of premium** applicable in accordance with **Basic Manual** footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$69,300
Leased or rented vehicle.....	\$46,200

**Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk).....** 0.03**Expense Constant** applicable in accordance with **Basic Manual** Rule 3-A-11..... \$160**Loss Sensitive Rating Plan (LSRP) -** The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.201
Tax Multiplier	1.046

Loss Development Factors	
1st Adjustment	0.19
2nd Adjustment	0.16
3rd Adjustment	0.13
4th Adjustment	0.12

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or

Park: Contact Sports" ..... \$3,600

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1:

Executive officers in the construction industry.....	\$1,310
All other executive officers.....	\$3,600

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1:

Executive officers in the construction industry.....	\$450
All other executive officers.....	\$900

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual**

Rule 2-E-3 (Annual Payroll) ..... \$46,200

**Premium Determination for Partners and Sole Proprietors** (Construction Industry Only):

<b>Minimum Payroll</b> applicable in accordance with <b>Basic Manual</b> Rule 2-E-3.....	\$23,400
<b>Maximum Payroll</b> applicable in accordance with <b>Basic Manual</b> Rule 2-E-3.....	\$67,900

**Terrorism - (Assigned Risk).....** 0.02**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicableonly in connection with **Basic Manual** Rule 3-A-4..... 146%

(Multiply a Non-F classification rate by a factor of 2.46 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in state and federal benefits (2.34) and the adjustment for differences in state and federal loss-based expenses (1.053).)

**Experience Rating Eligibility**A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.



## **TENNESSEE**

### **WORKERS COMPENSATION FILING – MARCH 1, 2017**

#### **NCCI KEY CONTACTS**

Amy Quinn, State Relations Executive  
Regulatory Services Division  
National Council on Compensation Insurance, Inc. (NCCI)  
204 Caughman Farm Lane, Suite 303  
Lexington, South Carolina 29072  
Phone: 803-356-0851 • Fax: 561-893-5825

Ann Marie Smith, FCAS, MAAA  
Director & Actuary  
Actuarial and Economic Services Division  
National Council on Compensation Insurance, Inc. (NCCI)  
901 Peninsula Corporate Circle  
Boca Raton, Florida 33487-1362  
Phone (561) 893-3781 • Fax: (561) 893-5204

All NCCI employees can be contacted via e-mail using the following format:

First Name\_Last Name@NCCI.com



## TENNESSEE

### WORKERS COMPENSATION FILING - March 1, 2017

#### NCCI AFFILIATE LIST

A M C O INSURANCE COMPANY	BENCHMARK INSURANCE COMPANY
ACADIA INSURANCE COMPANY	BERKLEY NATIONAL INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO	BERKLEY REGIONAL INS CO
ACCIDENT FUND INS CO OF AMERICA	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
ACCIDENT FUND NATIONAL INS CO	BERKSHIRE HATHAWAY HOMESTATE INS CO
ACCIDENT INSURANCE COMPANY INC	BITCO GENERAL INSURANCE CORPORATION
ACE AMERICAN INSURANCE COMPANY	BITCO NATIONAL INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY	BLOOMINGTON COMPENSATION INS CO
ACE PROPERTY & CASUALTY INSURANCE COMPANY	BRICKSTREET MUTUAL INS CO
ACIG INS CO	BRIDGEFIELD CASUALTY INS CO
ACUITY A MUTUAL INS COMPANY	BRIDGEFIELD EMPLOYERS INS CO
ADVANTAGE WC INSURANCE CO	BRIERFIELD INS CO
AGRI GENERAL INS CO	BROOKWOOD INSURANCE COMPANY
AIG ASSURANCE COMPANY	BROTHERHOOD MUTUAL INS CO
AIG PROPERTY CASUALTY COMPANY	BUILDERS MUTUAL INS CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)	BUILDERS PREMIER INS CO
ALL AMERICA INS CO	BUSINESSFIRST INS COMPANY
ALLIED EASTERN IND CO	CALIFORNIA INSURANCE COMPANY
ALLIED INSURANCE COMPANY OF AMERICA	CAROLINA CASUALTY INS CO
ALLIED PROPERTY AND CASUALTY INS CO	CAROLINA MUTUAL INSURANCE INC
ALLMERICA FINANCIAL ALLIANCE INS CO	CENTRAL MUTUAL INS CO
ALLMERICA FINANCIAL BENEFIT INS CO	CHARTER OAK FIRE INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION	CHEROKEE INS CO
AMERICAN AUTOMOBILE INSURANCE CO	CHUBB INDEMNITY INS CO
AMERICAN BUILDERS INSURANCE COMPANY	CHUBB NATIONAL INS CO
AMERICAN CASUALTY COMPANY OF READING P A	CHURCH MUTUAL INS CO
AMERICAN COMPENSATION INS CO	CINCINNATI CASUALTY COMPANY
AMERICAN ECONOMY INS CO	CINCINNATI INDEMNITY COMPANY
AMERICAN FAMILY HOME INS CO	CINCINNATI INS CO
AMERICAN FIRE AND CASUALTY CO	CITIZENS INS CO OF AMERICA
AMERICAN GUARANTEE AND LIABILITY INS CO	COLONIAL AMERICAN CASUALTY & SURETY CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT	COLUMBIA NATIONAL INS CO
AMERICAN INS CO	COMMERCE AND INDUSTRY INS CO
AMERICAN INTERSTATE INS CO	CONSOLIDATED INS CO
AMERICAN MINING INS CO	CONTINENTAL CASUALTY CO
AMERICAN MODERN HOME INS CO	CONTINENTAL INDEMNITY CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	CONTINENTAL INS CO
AMERICAN RESOURCES INS CO	CONTINENTAL WESTERN INSURANCE COMPANY
AMERICAN SELECT INS CO	CRUM AND FORSTER INDEMNITY CO
AMERICAN STATES INS CO A SAFECO COMPANY	CYPRESS INSURANCE COMPANY
AMERICAN ZURICH INS CO	DAKOTA TRUCK UNDERWRITERS
AMERISURE INS CO	DEPOSITORS INS CO
AMERISURE MUTUAL INS CO	DISCOVER PROPERTY & CASUALTY INS CO
AMERISURE PARTNERS INS CO	DONEGAL MUTUAL INS CO
AMFED CASUALTY INS CO	EASTERN ADVANTAGE ASSURANCE COMPANY
AMFED NATIONAL INSURANCE COMPANY	EASTERN ALLIANCE INSURANCE COMPANY
AMGUARD INS CO	EASTGUARD INS CO
AMTRUST INSURANCE CO OF KS INC	ELECTRIC INS CO
ANSUR AMERICA	EMC PROPERTY & CASUALTY COMPANY
ARCH INSURANCE COMPANY	EMCASCO INS CO
ARGONAUT GREAT CENTRAL INS CO	EMPLOYERS ASSURANCE COMPANY
ARGONAUT INS CO	EMPLOYERS INS CO OF WAUSAU
ARGONAUT MIDWEST INS CO	EMPLOYERS MUTUAL CASUALTY CO
ASSOCIATED INDEMNITY CORP	EMPLOYERS PREFERRED INS CO
ASSOCIATION CASUALTY INS CO	ERIE INS CO
ATLANTIC SPECIALTY INS CO (ONEBEACON)	ERIE INS CO OF NY
ATLANTIC STATES INS CO	ERIE INS EXCHANGE
AUTO OWNERS INS CO	ERIE INS PROPERTY AND CASUALTY CO
BANKERS STANDARD FIRE AND MARINE CO	EVEREST NATIONAL INS CO
BANKERS STANDARD INS CO	EVEREST REINSURANCE CO DIRECT



## TENNESSEE

### WORKERS COMPENSATION FILING - March 1, 2017

#### NCCI AFFILIATE LIST

EXCELSIOR INSURANCE COMPANY	HARTFORD ACCIDENT AND INDEMNITY CO
EXECUTIVE RISK INDEMNITY INC	HARTFORD CASUALTY INS CO
EXPLORER INS CO	HARTFORD FIRE INSURANCE CO
F F V A MUTUAL INSURANCE COMPANY	HARTFORD INS CO OF IL
FALLS LAKE NATIONAL INSURANCE CO	HARTFORD INS CO OF MIDWEST
FARMERS INSURANCE EXCHANGE	HARTFORD INS CO OF THE SOUTHEAST
FARMINGTON CASUALTY COMPANY	HARTFORD UNDERWRITERS INS CO
FARMLAND MUTUAL INSURANCE COMPANY	HDI GLOBAL INSURANCE COMPANY
FCCI INSURANCE COMPANY	ILLINOIS NATIONAL INSURANCE COMPANY
FEDERAL INSURANCE COMPANY	IMPERIUM INSURANCE COMPANY
FEDERATED MUTUAL INS CO	INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
FEDERATED RURAL ELECTRIC INS EXCHANGE	INDIANA INSURANCE COMPANY
FEDERATED SERVICE INS CO	INS CO OF NORTH AMERICA
FIDELITY & DEPOSIT COMPANY OF MARYLAND	INS CO OF THE STATE PA
FIDELITY & GUARANTY INS UNDERWRITERS	INS CO OF THE WEST
FIDELITY & GUARANTY INSURANCE CO	KEY RISK INS CO
FIREMANS FUND INSURANCE CO	LAFAYETTE INS CO
FIREMENS INS CO OF WASHINGTON DC	LIBERTY INS CORP
FIRST DAKOTA INDEMNITY CO	LIBERTY INSURANCE UNDERWRITERS INC
FIRST LIBERTY INS CORP	LIBERTY MUTUAL FIRE INS CO
FIRST NATIONAL INS CO OF AMERICA	LIBERTY MUTUAL INS CO
FIRST NONPROFIT INS CO	LION INSURANCE COMPANY
FIRSTCOMP INSURANCE CO	LM INS CORP
FIRSTLINE NATIONAL INSURANCE COMPANY	MA BAY INS CO
FLAGSHIP CITY INS CO	MAG MUTUAL INS CO
FLORISTS MUTUAL INSURANCE CO	MAIN STREET AMERICA ASSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN	MANUFACTURERS ALLIANCE INS CO
FOREMOST PROPERTY & CAS INS	MARKEL AMERICAN INSURANCE CO
FOREMOST SIGNATURE INS CO	MARKEL INSURANCE CO
FORESTRY MUTUAL INS CO	MEMIC INDEMNITY CO
FRANK WINSTON CRUM INSURANCE CO	MERIDIAN SECURITY INSURANCE COMPANY
FRANKENMUTH MUTUAL INS CO	MID CENTURY INS CO
GA CASUALTY AND SURETY CO	MIDDLESEX INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN	MIDSOUTH MUTUAL INSURANCE COMPANY
GENERAL INS CO OF AMERICA	MIDVALE INDEMNITY COMPANY
GENESIS INS CO	MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
GRAIN DEALERS MUTUAL INS CO	MIDWEST EMPLOYERS CASUALTY CO
GRANGE MUTUAL CASUALTY CO	MIDWEST INS CO
GRANITE STATE INSURANCE COMPANY	MILBANK INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO	MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
GRAY INS CO	MITSUMI SUMITOMO INS CO OF AMERICA
GREAT AMERICAN ALLIANCE INS CO	MITSUMI SUMITOMO INS USA INC
GREAT AMERICAN ASSURANCE COMPANY	MONROE GUARANTY INS CO
GREAT AMERICAN INS CO OF NY	MONTGOMERY MUTUAL INSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GREAT AMERICAN SPIRIT INS CO	NATIONAL AMERICAN INS CO
GREAT DIVIDE INSURANCE COMPANY	NATIONAL BUILDERS INSURANCE COMPANY
GREAT MIDWEST INS CO	NATIONAL CASUALTY CO
GREAT NORTHERN INS CO	NATIONAL FIRE INS CO OF HARTFORD
GREAT WEST CASUALTY COMPANY	NATIONAL INTERSTATE INS CO
GREENWICH INS CO	NATIONAL LIABILITY & FIRE INSURANCE CO
GUARANTEE INS CO	NATIONAL SURETY CORP
GUIDEONE ELITE INS CO	NATIONAL TRUST INS CO
GUIDEONE MUTUAL INS CO	NATIONAL UNION FIRE INS CO OF PITTSBURG PA
HANOVER AMERICAN INS CO	NATIONWIDE AGRIBUSINESS INS CO
HANOVER INS CO	NATIONWIDE GENERAL INSURANCE CO
HARFORD MUTUAL INS CO	NATIONWIDE MUTUAL FIRE INS CO
HARLEYSVILLE INSURANCE COMPANY	NATIONWIDE MUTUAL INS CO
HARLEYSVILLE PREFERRED INSURANCE CO	NATIONWIDE PROPERTY AND CASUALTY INS CO
HARLEYSVILLE WORCESTER INSURANCE CO	NETHERLANDS INSURANCE COMPANY





## TENNESSEE

### WORKERS COMPENSATION FILING - March 1, 2017

#### NCCI AFFILIATE LIST

NEW HAMPSHIRE INSURANCE COMPANY	SELECTIVE INS CO OF THE SOUTHEAST
NEW YORK MARINE AND GENERAL INSURANCE CO	SELECTIVE INSURANCE COMPANY OF AMERICA
NGM INSURANCE COMPANY	SELECTIVE WAY INS CO
NORGUARD INS CO	SENECA INSURANCE CO
NORTH AMERICAN ELITE INSURANCE CO	SENTINEL INS CO
NORTH AMERICAN SPECIALTY INS CO	SENTRY CASUALTY CO
NORTH POINTE INS CO	SENTRY INSURANCE A MUTUAL CO
NORTH RIVER INS CO	SENTRY SELECT INSURANCE COMPANY
NORTHSTONE INSURANCE COMPANY	SEQUOIA INSURANCE CO
NOVA CASUALTY COMPANY	SILVER OAK CASUALTY INC
OAK RIVER INSURANCE COMPANY	SOCIETY INSURANCE A MUTUAL COMPANY
OBI AMERICA INSURANCE COMPANY	SOMPO JAPAN FIRE AND MARINE INS CO OF AMERICA
OBI NATIONAL INSURANCE COMPANY	SOMPO JAPAN INSURANCE CO OF AMERICA
OH CASUALTY INS CO	SOUTHERN FIRE & CASUALTY CO
OH FARMERS INS CO	SOUTHERN GUARANTY INSURANCE CO
OHIO SECURITY INS CO	SOUTHERN INS CO
OLD DOMINION INS CO	SOUTHERN INS CO OF VA
OLD REPUBLIC GENERAL INSURANCE CORPORATION	SOUTHERN MUTUAL CHURCH INSURANCE CO
OLD REPUBLIC INS CO	SOUTHERN PILOT INSURANCE COMPANY
OWNERS INSURANCE COMPANY	SOUTHERN STATES INS EXCHANGE
PA MANUFACTURERS ASSN INS CO	SOUTHERN TRUST INS CO
PA MANUFACTURERS INDEMNITY CO	ST PAUL FIRE AND MARINE INS CO
PA NATIONAL MUTUAL CAS INS CO	ST PAUL GUARDIAN INS CO
PACIFIC EMPLOYERS INS CO	ST PAUL MERCURY INS CO
PACIFIC INDEMNITY CO	ST PAUL PROTECTIVE INS CO
PATRONS MUTUAL INS CO OF CT	STANDARD FIRE INSURANCE COMPANY
PEERLESS INDEMNITY INS CO	STAR INS CO
PEERLESS INSURANCE COMPANY	STARNET INSURANCE COMPANY
PENINSULA INS CO	STARR INDEMNITY AND LIABILITY CO
PENN MILLERS INS CO	STARSTONE NATIONAL INSURANCE COMPANY
PENN NATIONAL SECURITY INS CO	STATE AUTO PROPERTY AND CASUALTY INS CO
PENNSYLVANIA INSURANCE COMPANY	STATE AUTOMOBILE MUTUAL INS CO
PETROLEUM CASUALTY CO	STATE FARM FIRE AND CASUALTY CO
PHARMACISTS MUTUAL INS CO	STATE NATIONAL INSURANCE COMPANY
PHOENIX INS CO	STEADPOINT INSURANCE COMPANY
PINNACLEPOINT INSURANCE COMPANY	STONEWOOD INSURANCE CO
PLAZA INSURANCE CO	STONINGTON INS CO
PRAETORIAN INSURANCE COMPANY	SUMMITPOINT INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY	SUNZ INSURANCE COMPANY
PREMIER GROUP INS CO	SYNERGY INS CO
PREVISOR INSURANCE COMPANY	T H E INSURANCE COMPANY
PROPERTY AND CASUALTY INS CO OF HARTFORD	TECHNOLOGY INSURANCE CO
PROTECTIVE INS CO	THE TRAVELERS CASUALTY COMPANY
QBE INSURANCE CORPORATION	TNUS INSURANCE CO
REDWOOD FIRE & CASUALTY INS CO	TOKIO MARINE AMERICA INSURANCE CO
REGENT INSURANCE COMPANY	TRANS PACIFIC INS CO
REPUBLIC FRANKLIN INS CO	TRANSGUARD INS CO OF AMERICA INC
REPUBLIC INDEMNITY CO OF CA	TRANSPORTATION INS CO
REPUBLIC INDEMNITY COMPANY OF AMERICA	TRAVELERS CASUALTY & SURETY CO OF AMERICA
RIVERPORT INSURANCE COMPANY	TRAVELERS CASUALTY AND SURETY CO
RLI INSURANCE COMPANY	TRAVELERS CASUALTY INS CO OF AMERICA
RURAL TRUST INSURANCE COMPANY	TRAVELERS COMMERCIAL CASUALTY CO
SAFECO INS CO OF AMERICA	TRAVELERS INDEMNITY CO
SAFETY FIRST INS CO	TRAVELERS INDEMNITY CO OF AMERICA
SAFETY NATIONAL CASUALTY CORP	TRAVELERS INDEMNITY CO OF CT
SAGAMORE INSURANCE CO	TRAVELERS INSURANCE CO
SAMSUNG FIRE AND MARINE INS CO LTD USB	TRAVELERS PROPERTY CASUALTY CO OF AMERICA
SECURITY NATIONAL INS CO (AMTRUST GROUP)	TRI STATE INSURANCE COMPANY OF MINNESOTA
SELECT INS CO	TRIUMPH CASUALTY COMPANY
SELECTIVE INS CO OF SC	TRUCK INSURANCE EXCHANGE



## TENNESSEE

### WORKERS COMPENSATION FILING - March 1, 2017

#### NCCI AFFILIATE LIST

TRUMBULL INS CO  
TRUSTGARD INSURANCE COMPANY  
TWIN CITY FIRE INS CO  
UNIGARD INDEMNITY CO  
UNIGARD INS CO  
UNION INSURANCE COMPANY  
UNITED FIRE AND CASUALTY CO  
UNITED STATES FIDELITY AND GUARANTY CO  
UNITED WI INS CO  
US FIRE INS CO  
UTICA MUTUAL INS CO  
UTICA NATIONAL ASSURANCE CO  
VALLEY FORGE INS CO  
VANLINER INS CO  
VANTAPRO SPECIALTY INS CO  
VIGILANT INS CO  
WASHINGTON INTERNATIONAL INSURANCE COMPANY  
WAUSAU UNDERWRITERS INSURANCE COMPANY  
WESCO INSURANCE COMPANY (AMTRUST GROUP)  
WEST AMERICAN INS CO  
WESTFIELD INS CO  
WESTFIELD NATIONAL INS CO  
WESTPORT INSURANCE CORPORATION  
WILLIAMSBURG NATIONAL INS CO  
WORK FIRST CASUALTY CO  
XL INS CO OF NY INC  
XL INSURANCE AMERICA INC  
XL SPECIALTY INS CO  
ZENITH INS CO  
ZNAT INS CO  
ZURICH AMERICAN INS CO  
ZURICH AMERICAN INS CO OF IL

<b>SERFF Tracking #:</b>	NCCI-130696288	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	TENN LC/AR 03012017
<b>State:</b>	Tennessee	<b>Filing Company:</b>	NCCI		
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC				
<b>Product Name:</b>	Tennessee - Voluntary Market Advisory Loss Costs and Assigned Risk Rates and Rating Values Effective March 1, 2017				
<b>Project Name/Number:</b>	/				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Certification Form
<b>Comments:</b>	Cert here
<b>Attachment(s):</b>	Actuarial Cert.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	A- Sheets
<b>Comments:</b>	A sheets here
<b>Attachment(s):</b>	TN 3-1-17 A-sheets including F-classes.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



### **Actuarial Certification**

I, Ann Marie Smith, am a Director & Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in purple ink that reads "Ann Marie Smith". The signature is written in a cursive, flowing style.

Ann Marie Smith, FCAS, MAAA  
Director & Actuary  
Actuarial and Economic Services



# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	24,561,988	2	23,770	16	93,302	582,140	155,047	854,259	3.48
6/10 through 5/11	25,488,063	1	15,906	9	62,498	40,348	690,919	809,671	3.18
6/11 through 5/12	25,065,459	2	18,135	11	49,540	34,262	149,151	251,088	1.00
6/12 through 5/13	25,347,557	0	0	3	30,344	0	35,451	65,795	0.26
6/13 through 5/14	24,533,069	0	0	7	114,348	0	274,660	389,008	1.59
5 YR. TOTAL	124,996,136	5	57,811	46	350,032	656,750	1,305,228	2,369,821	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.326	44%	1.570	1.90			
Pure Premium Indicated by National Relativity		36%	0.669	28%	1.670	2.34			
Pure Premium Present on Rate Level		36%	0.446	28%	1.427	1.87			
Pure Premium Derived by Formula		0.493		1.558		2.05			

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	23,722,318	1	50,756	9	118,306	245,008	168,770	582,840	2.46
6/10 through 5/11	24,645,961	2	75,608	12	96,126	139,251	325,785	636,770	2.58
6/11 through 5/12	27,905,850	4	111,474	21	266,376	538,945	327,538	1,244,333	4.46
6/12 through 5/13	27,117,289	1	18,874	9	33,231	19,115	121,699	192,919	0.71
6/13 through 5/14	32,638,602	3	32,555	19	217,858	98,001	473,888	822,302	2.52
5 YR. TOTAL	136,030,020	11	289,267	70	731,897	1,040,320	1,417,680	3,479,164	2.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.751	45%	1.807	2.56			
Pure Premium Indicated by National Relativity		34%	0.569	27%	1.464	2.03			
Pure Premium Present on Rate Level		35%	0.529	28%	1.389	1.92			
Pure Premium Derived by Formula		0.611		1.597		2.21			

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	209,648	1	4,558	0	0	25,005	0	29,563	14.10
6/10 through 5/11	157,401	0	0	0	0	0	0	0	0.00
6/11 through 5/12	258,814	0	0	1	1,587	0	48,468	50,055	19.34
6/12 through 5/13	202,426	0	0	0	0	0	381	381	0.19
6/13 through 5/14	217,860	0	0	1	1,659	0	1,369	3,028	1.39
5 YR. TOTAL	1,046,149	1	4,558	2	3,246	25,005	50,218	83,027	7.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.746	9%	7.190	7.94			
Pure Premium Indicated by National Relativity		47%	1.294	45%	3.302	4.60			
Pure Premium Present on Rate Level		47%	1.207	46%	3.464	4.67			
Pure Premium Derived by Formula		1.220		3.726		4.95			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,050,078	0	0	2	8,108	0	26,514	34,622	0.31
6/10 through 5/11	14,963,152	4	55,990	5	40,497	160,315	125,475	382,277	2.56
6/11 through 5/12	16,504,351	3	100,469	5	54,545	130,375	105,424	390,813	2.37
6/12 through 5/13	17,346,011	1	10,722	7	113,544	42,165	291,729	458,160	2.64
6/13 through 5/14	20,171,643	1	13,979	7	62,257	47,239	187,718	311,193	1.54
5 YR. TOTAL	80,035,235	9	181,160	26	278,951	380,094	736,860	1,577,065	1.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.575	40%	1.396	1.97			
Pure Premium Indicated by National Relativity		36%	0.657	30%	1.578	2.24			
Pure Premium Present on Rate Level		37%	0.609	30%	1.731	2.34			
Pure Premium Derived by Formula		0.617		1.551		2.17			

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	22,384,198	0	0	10	60,665	0	151,730	212,395	0.95
6/10 through 5/11	20,870,112	0	0	4	12,216	0	47,116	59,332	0.29
6/11 through 5/12	19,066,152	0	0	11	70,191	0	255,491	325,682	1.71
6/12 through 5/13	23,257,955	3	124,606	10	146,872	556,198	360,642	1,188,318	5.11
6/13 through 5/14	20,568,659	0	0	0	0	0	66,883	66,883	0.33
5 YR. TOTAL	106,147,076	3	124,606	35	289,944	556,198	881,862	1,852,610	1.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.391	38%	1.355	1.75			
Pure Premium Indicated by National Relativity		37%	0.455	31%	1.261	1.72			
Pure Premium Present on Rate Level		37%	0.443	31%	1.121	1.56			
Pure Premium Derived by Formula		0.434		1.253		1.69			

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	984,540	0	0	1	1,317	0	3,326	4,643	0.47
6/10 through 5/11	1,025,428	0	0	0	0	0	1,181	1,181	0.12
6/11 through 5/12	875,789	0	0	1	325	0	24,199	24,524	2.80
6/12 through 5/13	1,110,479	0	0	0	0	0	2,002	2,002	0.18
6/13 through 5/14	1,178,025	0	0	0	0	0	5,193	5,193	0.44
5 YR. TOTAL	5,174,261	0	0	2	1,642	0	35,901	37,543	0.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.032	13%	0.694	0.73			
Pure Premium Indicated by National Relativity		45%	0.848	43%	2.071	2.92			
Pure Premium Present on Rate Level		46%	0.668	44%	1.733	2.40			
Pure Premium Derived by Formula		0.692		1.743		2.44			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 0037		FARM: FIELD CROPS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	26,263,490	2	30,383	5	50,913	82,396	143,532	307,224	1.17
6/10 through 5/11	27,698,352	2	91,745	7	119,528	767,570	406,612	1,385,455	5.00
6/11 through 5/12	31,121,778	0	0	16	117,451	0	1,011,020	1,128,471	3.63
6/12 through 5/13	36,788,896	2	8,783	5	47,449	87,192	77,958	221,382	0.60
6/13 through 5/14	40,972,119	1	4,490	14	75,837	15,735	325,309	421,371	1.03
5 YR. TOTAL	162,844,635	7	135,401	47	411,178	952,893	1,964,431	3,463,903	2.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.336	58%	1.791	2.13			
Pure Premium Indicated by National Relativity		31%	0.826	21%	2.132	2.96			
Pure Premium Present on Rate Level		32%	0.703	21%	2.138	2.84			
Pure Premium Derived by Formula		0.605		1.935		2.54			

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	76,068,821	11	238,013	60	282,661	1,011,819	974,828	2,507,321	3.30
6/10 through 5/11	80,581,868	15	421,646	60	538,260	1,171,311	1,118,725	3,249,942	4.03
6/11 through 5/12	84,956,578	12	474,710	38	190,059	970,046	638,816	2,273,631	2.68
6/12 through 5/13	83,720,047	12	223,712	62	546,407	779,885	1,503,331	3,053,335	3.65
6/13 through 5/14	83,574,366	9	368,137	56	767,270	812,777	1,801,422	3,749,606	4.49
5 YR. TOTAL	408,901,680	59	1,726,218	276	2,324,657	4,745,838	6,037,122	14,833,835	3.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.991	92%	2.637	3.63			
Pure Premium Indicated by National Relativity		17%	1.311	4%	3.061	4.37			
Pure Premium Present on Rate Level		18%	1.098	4%	2.753	3.85			
Pure Premium Derived by Formula		1.065		2.659		3.72			

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,716,903	0	0	1	209	0	4,961	5,170	0.14
6/10 through 5/11	4,472,875	0	0	3	46,657	0	89,384	136,041	3.04
6/11 through 5/12	6,595,420	0	0	2	24,257	0	35,146	59,403	0.90
6/12 through 5/13	6,482,199	0	0	1	3,018	0	4,326	7,344	0.11
6/13 through 5/14	4,901,678	0	0	1	14,594	0	57,170	71,764	1.46
5 YR. TOTAL	26,169,075	0	0	8	88,735	0	190,987	279,722	1.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.339	26%	0.730	1.07			
Pure Premium Indicated by National Relativity		39%	1.225	37%	2.761	3.99			
Pure Premium Present on Rate Level		40%	1.048	37%	1.883	2.93			
Pure Premium Derived by Formula		0.968		1.908		2.88			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,001,791	0	0	0	0	0	235	235	0.02
6/10 through 5/11	1,046,789	0	0	0	0	0	635	635	0.06
6/11 through 5/12	1,043,164	0	0	0	0	0	3,070	3,070	0.29
6/12 through 5/13	1,097,591	1	4,769	0	0	10,231	0	15,000	1.37
6/13 through 5/14	1,187,195	0	0	0	0	0	6,158	6,158	0.52
5 YR. TOTAL	5,376,530	1	4,769	0	0	10,231	10,098	25,098	0.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.089	13%	0.378	0.47			
Pure Premium Indicated by National Relativity		45%	0.724	43%	2.113	2.84			
Pure Premium Present on Rate Level		46%	0.658	44%	1.700	2.36			
Pure Premium Derived by Formula		0.636		1.706		2.34			

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,410,582	1	33,751	11	221,118	200,069	149,854	604,792	5.30
6/10 through 5/11	13,014,925	1	271	9	161,531	20,609	358,740	541,151	4.16
6/11 through 5/12	13,337,681	2	120,165	7	220,366	314,182	379,613	1,034,326	7.76
6/12 through 5/13	14,123,368	1	16,681	5	47,305	41,880	180,633	286,499	2.03
6/13 through 5/14	13,585,719	1	89,034	6	111,922	137,766	253,664	592,386	4.36
5 YR. TOTAL	65,472,275	6	259,902	38	762,242	714,506	1,322,504	3,059,154	4.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.561	46%	3.111	4.67			
Pure Premium Indicated by National Relativity		34%	1.028	27%	2.880	3.91			
Pure Premium Present on Rate Level		34%	1.157	27%	2.980	4.14			
Pure Premium Derived by Formula		1.242		3.013		4.26			

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	44,975,577	13	501,842	43	641,293	1,870,833	1,825,550	4,839,518	10.76
6/10 through 5/11	45,504,374	9	134,000	37	530,045	1,577,000	1,595,153	3,836,198	8.43
6/11 through 5/12	51,321,930	9	327,430	31	597,529	1,282,988	754,415	2,962,362	5.77
6/12 through 5/13	51,812,861	9	232,141	33	340,708	543,957	1,204,674	2,321,480	4.48
6/13 through 5/14	50,865,736	5	187,642	41	1,078,956	669,798	1,049,053	2,985,449	5.87
5 YR. TOTAL	244,480,478	45	1,383,055	185	3,188,531	5,944,576	6,428,845	16,945,007	6.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.870	96%	5.061	6.93			
Pure Premium Indicated by National Relativity		17%	2.179	2%	5.251	7.43			
Pure Premium Present on Rate Level		17%	1.940	2%	5.146	7.09			
Pure Premium Derived by Formula		1.934		5.067		7.00			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	110,755	0	0	0	0	0	0	0	0.00
6/10 through 5/11	720,365	0	0	0	0	0	1,034	1,034	0.14
6/11 through 5/12	632,209	0	0	0	0	0	2,600	2,600	0.41
6/12 through 5/13	806,867	0	0	0	0	0	3,738	3,738	0.46
6/13 through 5/14	860,679	0	0	0	0	0	1,590	1,590	0.19
5 YR. TOTAL	3,130,875	0	0	0	0	0	8,962	8,962	0.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	11%	0.286	0.29			
Pure Premium Indicated by National Relativity		46%	1.000	44%	1.998	3.00			
Pure Premium Present on Rate Level		46%	0.895	45%	1.637	2.53			
Pure Premium Derived by Formula			0.872		1.647	2.52			

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,258,601	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,130,192	0	0	1	3,347	0	6,377	9,724	0.86
6/11 through 5/12	675,755	0	0	0	0	0	0	0	0.00
6/12 through 5/13	547,496	0	0	0	0	0	0	0	0.00
6/13 through 5/14	85,459	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,697,503	0	0	1	3,347	0	6,377	9,724	0.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.091	10%	0.172	0.26			
Pure Premium Indicated by National Relativity		25%	0.524	27%	1.118	1.64			
Pure Premium Present on Rate Level		67%	0.566	63%	1.110	1.68			
Pure Premium Derived by Formula			0.518		1.018	1.54			

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	172,197	0	0	0	0	0	672	672	0.39
6/10 through 5/11	242,608	0	0	0	0	0	0	0	0.00
6/11 through 5/12	225,329	0	0	0	0	0	0	0	0.00
6/12 through 5/13	172,837	0	0	0	0	0	0	0	0.00
6/13 through 5/14	310,835	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,123,806	0	0	0	0	0	672	672	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.060	0.06			
Pure Premium Indicated by National Relativity		47%	0.801	46%	1.707	2.51			
Pure Premium Present on Rate Level		48%	0.722	47%	1.507	2.23			
Pure Premium Derived by Formula			0.723		1.498	2.22			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 0400		COTTON COMPRESSING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,849,518	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,685,108	0	0	0	0	0	2,550	2,550	0.15
6/11 through 5/12	1,417,049	0	0	0	0	0	1,720	1,720	0.12
6/12 through 5/13	939,631	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,134,250	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,025,556	0	0	0	0	0	4,270	4,270	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	0.000	17%		0.061		0.06	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.486		0.49	
Pure Premium Present on Rate Level		89%	0.782	83%		2.266		3.05	
Pure Premium Derived by Formula			0.696			1.891		2.59	

CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	6,500,232	2	238,594	5	48,415	400,225	189,459	876,693	13.49
6/10 through 5/11	6,747,926	0	0	3	352,735	0	100,281	453,016	6.71
6/11 through 5/12	8,241,700	1	89,227	4	78,548	255,804	349,160	772,739	9.38
6/12 through 5/13	7,137,637	0	0	5	451,339	0	499,547	950,886	13.32
6/13 through 5/14	5,510,868	0	0	2	52,270	0	334,920	387,190	7.03
5 YR. TOTAL	34,138,363	3	327,821	19	983,307	656,029	1,473,367	3,440,524	10.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	3.841	43%		6.238		10.08	
Pure Premium Indicated by National Relativity		34%	2.006	28%		4.716		6.72	
Pure Premium Present on Rate Level		34%	2.330	29%		4.884		7.21	
Pure Premium Derived by Formula			2.703			5.419		8.12	

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,790	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,968	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,967	0	0	1	4,648	0	9,199	13,847	70.40
6/12 through 5/13	2,055	0	0	0	0	0	1,170	1,170	5.69
6/13 through 5/14	2,343	0	0	1	4,186	0	3,033	7,219	30.81
5 YR. TOTAL	10,123	0	0	2	8,834	0	13,402	22,236	21.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.		PURE PREM.**		PURE PREM.**	
Indicated Pure Premium		8%	8.726	11%		13.239		21.97	
Pure Premium Indicated by National Relativity		34%	29.932	36%		60.792		90.72	
Pure Premium Present on Rate Level		58%	27.261	53%		48.973		76.23	
Pure Premium Derived by Formula			26.686			49.297		75.98	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

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CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,368	0	0	1	2,026	0	50,034	52,060	119.19
6/10 through 5/11	4,529	0	0	1	12,208	0	13,906	26,114	57.66
6/11 through 5/12	4,330	0	0	4	19,314	0	53,860	73,174	168.99
6/12 through 5/13	4,136	0	0	0	0	0	4,572	4,572	11.05
6/13 through 5/14	4,589	1	84,766	0	0	111,443	4,611	200,820	437.61
5 YR. TOTAL	21,952	1	84,766	6	33,548	111,443	126,983	356,740	162.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		17%	53.897	22%	108.612	162.51			
Pure Premium Indicated by National Relativity		41%	122.537	39%	221.734	344.27			
Pure Premium Present on Rate Level		42%	77.122	39%	146.937	224.06			
Pure Premium Derived by Formula		91.794		167.676		259.47			

CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,669,371	3	59,282	1	903	172,020	9,486	241,691	6.59
6/10 through 5/11	4,951,093	1	3,878	6	20,612	15,634	55,950	96,074	1.94
6/11 through 5/12	5,536,781	0	0	6	20,775	0	29,608	50,383	0.91
6/12 through 5/13	5,953,552	1	8,206	6	83,386	53,499	286,239	431,330	7.24
6/13 through 5/14	7,284,743	1	7,841	2	7,735	11,369	21,544	48,489	0.67
5 YR. TOTAL	27,395,540	6	79,207	21	133,411	252,522	402,827	867,967	3.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.776	29%	2.392	3.17			
Pure Premium Indicated by National Relativity		40%	0.993	35%	2.597	3.59			
Pure Premium Present on Rate Level		40%	0.897	36%	2.325	3.22			
Pure Premium Derived by Formula		0.911		2.440		3.35			

CLASS 1005		COAL MINING-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	13,120,225	0	0	3	35,418	0	28,711	64,129	0.49
6/10 through 5/11	11,460,621	1	91,656	0	0	132,273	8,378	232,307	2.03
6/11 through 5/12	9,178,341	1	148,036	0	0	70,773	9,183	227,992	2.48
6/12 through 5/13	6,032,800	2	244,997	3	14,618	254,229	26,492	540,336	8.96
6/13 through 5/14	2,494,838	0	0	3	79,546	0	62,861	142,407	5.71
5 YR. TOTAL	42,286,825	4	484,689	9	129,582	457,275	135,625	1,207,171	2.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.453	31%	1.402	2.86			
Pure Premium Indicated by National Relativity		35%	1.376	34%	1.823	3.20			
Pure Premium Present on Rate Level		36%	1.400	35%	1.740	3.14			
Pure Premium Derived by Formula		1.407		1.663		3.07			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

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CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	21,726,427	2	295,974	9	163,924	335,871	353,483	1,149,252	5.29
6/10 through 5/11	31,979,375	5	97,578	19	229,894	160,829	756,315	1,244,616	3.89
6/11 through 5/12	32,595,476	6	575,896	12	153,853	814,293	449,906	1,993,948	6.12
6/12 through 5/13	38,124,003	9	346,232	9	60,629	713,536	262,803	1,383,200	3.63
6/13 through 5/14	41,593,672	4	43,981	14	153,795	110,542	448,193	756,511	1.82
5 YR. TOTAL	166,018,953	26	1,359,661	63	762,095	2,135,071	2,270,700	6,527,527	3.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	1.278	63%		2.654		3.93	
Pure Premium Indicated by National Relativity		26%	1.383	18%		2.177		3.56	
Pure Premium Present on Rate Level		26%	1.288	19%		2.601		3.89	
Pure Premium Derived by Formula			1.308			2.558		3.87	

CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	554,075	0	0	0	0	0	162	162	0.03
6/10 through 5/11	718,341	0	0	0	0	0	448	448	0.06
6/11 through 5/12	782,098	1	307,966	0	0	489,372	3,388	800,726	102.38
6/12 through 5/13	819,649	0	0	0	0	0	0	0	0.00
6/13 through 5/14	866,117	0	0	0	0	0	7,128	7,128	0.82
5 YR. TOTAL	3,740,280	1	307,966	0	0	489,372	11,126	808,464	21.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	8.234	15%		13.381		21.62	
Pure Premium Indicated by National Relativity		45%	0.622	42%		1.134		1.76	
Pure Premium Present on Rate Level		45%	1.217	43%		3.021		4.24	
Pure Premium Derived by Formula			1.651			3.782		5.43	

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,954,666	0	0	1	90,218	0	76,447	166,665	8.53
6/10 through 5/11	2,536,190	0	0	1	5,459	0	5,389	10,848	0.43
6/11 through 5/12	3,491,058	0	0	0	0	0	2,594	2,594	0.07
6/12 through 5/13	3,036,004	0	0	0	0	0	304	304	0.01
6/13 through 5/14	3,527,815	0	0	1	1,155	0	3,031	4,186	0.12
5 YR. TOTAL	14,545,733	0	0	3	96,832	0	87,765	184,597	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	0.666	16%		0.603		1.27	
Pure Premium Indicated by National Relativity		44%	0.388	42%		0.811		1.20	
Pure Premium Present on Rate Level		44%	0.483	42%		0.977		1.46	
Pure Premium Derived by Formula			0.463			0.847		1.31	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1322	OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	390,416	0	0	0	0	0	0	0	0.00
6/10 through 5/11	460,512	0	0	1	17,142	0	30,544	47,686	10.36
6/11 through 5/12	453,456	0	0	0	0	0	0	0	0.00
6/12 through 5/13	303,712	0	0	0	0	0	0	0	0.00
6/13 through 5/14	324,449	1	86,222	0	0	470,135	0	556,357	171.48
5 YR. TOTAL	1,932,545	1	86,222	1	17,142	470,135	30,544	604,043	31.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	5.349	11%	25.908			31.26	
Pure Premium Indicated by National Relativity		45%	2.083	44%	3.173			5.26	
Pure Premium Present on Rate Level		46%	1.851	45%	2.907			4.76	
Pure Premium Derived by Formula			2.270		5.554			7.82	

CLASS 1429	MAGNESIUM METAL MFG-ALL OPERATIONS & DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	669,745	0	0	5	29,703	0	148,482	178,185	26.61
6/10 through 5/11	377,612	1	15,562	0	0	27,202	576	43,340	11.48
6/11 through 5/12	462,328	0	0	1	622	0	790	1,412	0.31
6/12 through 5/13	322,191	0	0	2	9,004	0	23,796	32,800	10.18
6/13 through 5/14	139,854	0	0	1	5,472	0	8,583	14,055	10.05
5 YR. TOTAL	1,971,730	1	15,562	9	44,801	27,202	182,227	269,792	13.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	3.061	14%	10.622			13.68	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		91%	1.581	86%	5.443			7.02	
Pure Premium Derived by Formula			1.714		6.168			7.88	

CLASS 1430	SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	246,730	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	246,730	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.000			0.00	
Pure Premium Indicated by National Relativity		37%	0.721	39%	2.125			2.85	
Pure Premium Present on Rate Level		60%	1.072	57%	2.268			3.34	
Pure Premium Derived by Formula			0.910		2.122			3.03	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	22,060,178	4	80,948	6	195,756	156,675	559,934	993,313	4.50
6/10 through 5/11	28,498,357	1	36,066	11	109,845	91,104	525,128	762,143	2.67
6/11 through 5/12	27,671,987	6	205,565	11	202,424	104,938	279,707	792,634	2.86
6/12 through 5/13	29,065,955	2	50,287	24	299,094	656,993	512,331	1,518,705	5.23
6/13 through 5/14	35,953,394	4	281,894	14	140,277	382,753	324,901	1,129,825	3.14
5 YR. TOTAL	143,249,871	17	654,760	66	947,396	1,392,463	2,202,001	5,196,620	3.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	1.118		55%	2.509		3.63	
Pure Premium Indicated by National Relativity		29%	0.905		22%	1.834		2.74	
Pure Premium Present on Rate Level		29%	1.059		23%	2.142		3.20	
Pure Premium Derived by Formula			1.039			2.276		3.32	

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	9,769,062	0	0	6	72,460	0	136,106	208,566	2.14
6/10 through 5/11	13,065,727	3	152,355	4	30,563	163,512	115,058	461,488	3.53
6/11 through 5/12	13,225,751	0	0	1	2,673	0	30,819	33,492	0.25
6/12 through 5/13	17,900,627	0	0	5	37,445	0	95,084	132,529	0.74
6/13 through 5/14	14,641,971	0	0	1	22,303	0	63,404	85,707	0.59
5 YR. TOTAL	68,603,138	3	152,355	17	165,444	163,512	440,471	921,782	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.463		32%	0.880		1.34	
Pure Premium Indicated by National Relativity		37%	0.527		34%	1.117		1.64	
Pure Premium Present on Rate Level		38%	0.631		34%	1.144		1.78	
Pure Premium Derived by Formula			0.551			1.050		1.60	

CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	11,201,959	1	3,595	9	118,824	14,369	169,216	306,004	2.73
6/10 through 5/11	8,665,843	2	163,805	12	86,466	589,613	182,898	1,022,782	11.80
6/11 through 5/12	9,056,871	5	315,948	9	59,099	906,527	182,209	1,463,783	16.16
6/12 through 5/13	9,684,810	2	47,272	5	438,216	78,928	102,136	666,552	6.88
6/13 through 5/14	10,607,903	1	11,864	8	206,275	42,485	260,024	520,648	4.91
5 YR. TOTAL	49,217,386	11	542,484	43	908,880	1,631,922	896,483	3,979,769	8.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		38%	2.949		50%	5.137		8.09	
Pure Premium Indicated by National Relativity		31%	1.759		25%	4.157		5.92	
Pure Premium Present on Rate Level		31%	2.486		25%	4.970		7.46	
Pure Premium Derived by Formula			2.437			4.850		7.29	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,645,472	0	0	2	5,063	0	37,730	42,793	1.62
6/10 through 5/11	3,088,241	1	13,690	0	0	45,715	9,113	68,518	2.22
6/11 through 5/12	3,199,471	0	0	3	9,025	0	41,091	50,116	1.57
6/12 through 5/13	2,750,690	0	0	2	16,346	0	46,031	62,377	2.27
6/13 through 5/14	2,805,327	0	0	2	13,042	0	47,952	60,994	2.17
5 YR. TOTAL	14,489,201	1	13,690	9	43,476	45,715	181,917	284,798	1.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.395	24%	1.571	1.97			
Pure Premium Indicated by National Relativity		28%	0.535	29%	1.798	2.33			
Pure Premium Present on Rate Level		57%	0.875	47%	2.568	3.44			
Pure Premium Derived by Formula		0.708		2.105		2.81			

CLASS 1604		QUARRY - DIMENSION STONE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,040,106	0	0	0	0	0	5,982	5,982	0.29
6/10 through 5/11	1,642,675	0	0	1	1,891	0	1,123	3,014	0.18
6/11 through 5/12	1,634,792	0	0	2	3,019	0	22,081	25,100	1.54
6/12 through 5/13	1,477,640	0	0	2	137,106	0	133,881	270,987	18.34
6/13 through 5/14	1,442,754	0	0	0	0	0	893	893	0.06
5 YR. TOTAL	8,237,967	0	0	5	142,016	0	163,960	305,976	3.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.724	15%	1.990	3.71			
Pure Premium Indicated by National Relativity		25%	0.793	27%	1.480	2.27			
Pure Premium Present on Rate Level		61%	1.169	58%	1.428	2.60			
Pure Premium Derived by Formula		1.153		1.526		2.68			

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	16,128,101	4	255,610	4	196,161	414,135	75,876	941,782	5.84
6/10 through 5/11	22,075,885	2	68,846	9	258,587	139,717	307,125	774,275	3.51
6/11 through 5/12	23,398,804	1	100,799	6	81,960	132,791	181,130	496,680	2.12
6/12 through 5/13	22,378,619	2	313,815	8	145,609	393,790	269,978	1,123,192	5.02
6/13 through 5/14	22,600,388	1	39,791	4	111,561	264,655	221,339	637,346	2.82
5 YR. TOTAL	106,581,797	10	778,861	31	793,878	1,345,088	1,055,448	3,973,275	3.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.476	44%	2.252	3.73			
Pure Premium Indicated by National Relativity		30%	0.865	28%	1.551	2.42			
Pure Premium Present on Rate Level		31%	1.213	28%	1.656	2.87			
Pure Premium Derived by Formula		1.211		1.889		3.10			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	385,399	0	0	0	0	0	0	0	0.00
6/10 through 5/11	305,738	0	0	0	0	0	0	0	0.00
6/11 through 5/12	315,107	0	0	0	0	0	0	0	0.00
6/12 through 5/13	302,078	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,796,759	0	0	1	7,203	0	23,099	30,302	1.69
5 YR. TOTAL	3,105,081	0	0	1	7,203	0	23,099	30,302	0.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.232	9%	0.744	0.98			
Pure Premium Indicated by National Relativity		34%	0.569	36%	0.866	1.44			
Pure Premium Present on Rate Level		58%	0.750	55%	1.165	1.92			
Pure Premium Derived by Formula		0.647		1.019		1.67			

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	87,014	0	0	2	6,532	0	11,317	17,849	20.51
6/10 through 5/11	541,198	0	0	0	0	0	0	0	0.00
6/11 through 5/12	115,975	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	82,882	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	827,069	0	0	2	6,532	0	11,317	17,849	2.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.790	8%	1.368	2.16			
Pure Premium Indicated by National Relativity		26%	1.338	27%	2.304	3.64			
Pure Premium Present on Rate Level		68%	1.715	65%	2.840	4.56			
Pure Premium Derived by Formula		1.561		2.578		4.14			

CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	7,573,826	0	0	3	18,631	0	44,993	63,624	0.84
6/10 through 5/11	4,795,604	0	0	1	6,177	0	18,447	24,624	0.51
6/11 through 5/12	4,716,412	1	13,592	2	27,102	25,828	70,605	137,127	2.91
6/12 through 5/13	4,801,506	0	0	0	0	0	673	673	0.01
6/13 through 5/14	1,739,432	0	0	1	39,167	0	23,638	62,805	3.61
5 YR. TOTAL	23,626,780	1	13,592	7	91,077	25,828	158,356	288,853	1.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.443	20%	0.780	1.22			
Pure Premium Indicated by National Relativity		21%	0.562	22%	0.825	1.39			
Pure Premium Present on Rate Level		63%	0.618	58%	1.017	1.64			
Pure Premium Derived by Formula		0.578		0.927		1.51			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	6,082,902	0	0	0	0	0	279	279	0.01
6/10 through 5/11	5,062,744	0	0	0	0	0	3,729	3,729	0.07
6/11 through 5/12	5,512,646	0	0	1	4,284	0	14,281	18,565	0.34
6/12 through 5/13	6,221,249	0	0	0	0	0	19,029	19,029	0.31
6/13 through 5/14	7,258,459	0	0	5	11,387	0	60,087	71,474	0.99
5 YR. TOTAL	30,138,000	0	0	6	15,671	0	97,405	113,076	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	0.052	23%		0.323		0.38	
Pure Premium Indicated by National Relativity		39%	0.705	38%		1.292		2.00	
Pure Premium Present on Rate Level		44%	0.510	39%		1.195		1.71	
Pure Premium Derived by Formula			0.508			1.031		1.54	

CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,808,424	2	29,478	5	55,134	71,387	81,667	237,666	1.61
6/10 through 5/11	14,250,794	3	220,559	7	113,698	384,775	150,196	869,228	6.10
6/11 through 5/12	12,307,347	0	0	6	63,043	0	118,323	181,366	1.47
6/12 through 5/13	12,098,838	0	0	10	133,862	0	222,706	356,568	2.95
6/13 through 5/14	12,675,088	0	0	3	41,139	0	125,894	167,033	1.32
5 YR. TOTAL	66,140,491	5	250,037	31	406,876	456,162	698,786	1,811,861	2.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		30%	0.993	38%		1.746		2.74	
Pure Premium Indicated by National Relativity		35%	0.744	31%		1.508		2.25	
Pure Premium Present on Rate Level		35%	0.982	31%		1.916		2.90	
Pure Premium Derived by Formula			0.902			1.725		2.63	

CLASS 1710		STONE CRUSHING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	430,872	0	0	0	0	0	0	0	0.00
6/10 through 5/11	729,239	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,021,611	0	0	0	0	0	2,296	2,296	0.23
6/12 through 5/13	1,283,759	0	0	0	0	0	4,713	4,713	0.37
6/13 through 5/14	1,460,890	0	0	2	23,156	0	22,264	45,420	3.11
5 YR. TOTAL	4,926,371	0	0	2	23,156	0	29,273	52,429	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	0.470	13%		0.594		1.06	
Pure Premium Indicated by National Relativity		45%	1.249	43%		2.092		3.34	
Pure Premium Present on Rate Level		45%	0.934	44%		1.575		2.51	
Pure Premium Derived by Formula			1.029			1.670		2.70	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1741		FLINT GRINDING & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,695,963	0	0	3	32,466	0	162,405	194,871	4.15
6/10 through 5/11	5,026,595	0	0	1	3,746	0	13,641	17,387	0.35
6/11 through 5/12	4,518,339	1	13,249	1	6,550	11,762	28,005	59,566	1.32
6/12 through 5/13	1,273,864	0	0	1	78,917	0	73,449	152,366	11.96
6/13 through 5/14	882,889	0	0	1	437	0	1,883	2,320	0.26
5 YR. TOTAL	16,397,650	1	13,249	7	122,116	11,762	279,383	426,510	2.60
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.826	19%	1.776	2.60			
Pure Premium Indicated by National Relativity		24%	0.738	26%	1.474	2.21			
Pure Premium Present on Rate Level		60%	0.828	55%	1.417	2.25			
Pure Premium Derived by Formula			0.806		1.500	2.31			

CLASS 1747		EMERY WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,886,173	0	0	0	0	0	1,832	1,832	0.05
6/10 through 5/11	4,381,681	0	0	0	0	0	2,660	2,660	0.06
6/11 through 5/12	5,421,087	0	0	0	0	0	4,347	4,347	0.08
6/12 through 5/13	6,946,652	0	0	1	614	0	11,581	12,195	0.18
6/13 through 5/14	5,307,354	0	0	1	6,809	0	21,522	28,331	0.53
5 YR. TOTAL	25,942,947	0	0	2	7,423	0	41,942	49,365	0.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.029	18%	0.162	0.19			
Pure Premium Indicated by National Relativity		30%	0.552	32%	0.831	1.38			
Pure Premium Present on Rate Level		55%	0.443	50%	0.766	1.21			
Pure Premium Derived by Formula			0.414		0.678	1.09			

CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	323,532	0	0	0	0	0	3,720	3,720	1.15
6/10 through 5/11	259,858	0	0	0	0	0	226	226	0.09
6/11 through 5/12	278,595	0	0	0	0	0	1,978	1,978	0.71
6/12 through 5/13	276,485	0	0	0	0	0	0	0	0.00
6/13 through 5/14	285,548	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,424,018	0	0	0	0	0	5,924	5,924	0.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	8%	0.416	0.42			
Pure Premium Indicated by National Relativity		32%	0.899	34%	3.081	3.98			
Pure Premium Present on Rate Level		63%	0.643	58%	2.009	2.65			
Pure Premium Derived by Formula			0.693		2.246	2.94			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,178,355	1	42	9	164,444	667	319,368	484,521	5.28
6/10 through 5/11	9,136,872	1	3,452	5	10,250	3,148	85,685	102,535	1.12
6/11 through 5/12	10,602,351	2	18,537	6	74,306	111,609	156,828	361,280	3.41
6/12 through 5/13	12,327,317	0	0	4	2,414	0	43,416	45,830	0.37
6/13 through 5/14	13,288,767	0	0	6	81,774	0	209,906	291,680	2.20
5 YR. TOTAL	54,533,662	4	22,031	30	333,188	115,424	815,203	1,285,846	2.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.651	39%	1.707	2.36			
Pure Premium Indicated by National Relativity		35%	1.556	30%	3.613	5.17			
Pure Premium Present on Rate Level		35%	1.245	31%	2.479	3.72			
Pure Premium Derived by Formula		1.176		2.518		3.69			

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	0.253	19%	1.146	1.40			
Pure Premium Present on Rate Level		82%	0.405	81%	1.134	1.54			
Pure Premium Derived by Formula		0.378		1.136		1.51			

CLASS 1853		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	0.584	13%	0.760	1.34			
Pure Premium Present on Rate Level		88%	0.543	87%	0.685	1.23			
Pure Premium Derived by Formula		0.548		0.695		1.24			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,275	0	0	0	0	0	0	0	0.00
6/10 through 5/11	5,762	0	0	0	0	0	0	0	0.00
6/11 through 5/12	22,277	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	32,314	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		29%	0.493	30%	0.964			1.46	
Pure Premium Present on Rate Level		70%	0.482	69%	0.841			1.32	
Pure Premium Derived by Formula		0.480				0.869		1.35	

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,482,769	0	0	2	3,937	0	24,532	28,469	0.64
6/10 through 5/11	5,951,588	1	3,935	3	9,420	28,238	65,323	106,916	1.80
6/11 through 5/12	9,451,972	0	0	2	61,827	0	82,873	144,700	1.53
6/12 through 5/13	10,377,567	0	0	4	13,682	0	42,567	56,249	0.54
6/13 through 5/14	9,139,666	0	0	6	165,273	0	184,268	349,541	3.82
5 YR. TOTAL	39,403,562	1	3,935	17	254,139	28,238	399,563	685,875	1.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.655	26%	1.086			1.74	
Pure Premium Indicated by National Relativity		41%	0.414	37%	0.836			1.25	
Pure Premium Present on Rate Level		42%	0.428	37%	1.154			1.58	
Pure Premium Derived by Formula		0.461				1.019		1.48	

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	24,825,117	2	83,041	19	49,856	501,047	154,894	788,838	3.18
6/10 through 5/11	27,303,560	1	24,673	12	74,703	79,069	156,840	335,285	1.23
6/11 through 5/12	33,368,956	0	0	16	91,272	0	205,986	297,258	0.89
6/12 through 5/13	43,339,729	1	18,084	20	176,361	24,413	397,421	616,279	1.42
6/13 through 5/14	45,278,951	0	0	14	96,835	0	274,044	370,879	0.82
5 YR. TOTAL	174,116,313	4	125,798	81	489,027	604,529	1,189,185	2,408,539	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.353	51%	1.030			1.38	
Pure Premium Indicated by National Relativity		32%	0.562	24%	1.469			2.03	
Pure Premium Present on Rate Level		33%	0.573	25%	1.462			2.04	
Pure Premium Derived by Formula		0.492				1.243		1.74	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	256,936	0	0	0	0	0	0	0	0.00
6/10 through 5/11	343,841	0	0	0	0	0	0	0	0.00
6/11 through 5/12	425,555	0	0	0	0	0	0	0	0.00
6/12 through 5/13	453,424	0	0	0	0	0	0	0	0.00
6/13 through 5/14	388,637	0	0	1	37,545	0	236,491	274,036	70.51
5 YR. TOTAL	1,868,393	0	0	1	37,545	0	236,491	274,036	14.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	2.009	7%	12.657	14.67			
Pure Premium Indicated by National Relativity		42%	0.431	44%	1.236	1.67			
Pure Premium Present on Rate Level		53%	0.392	49%	1.095	1.49			
Pure Premium Derived by Formula			0.489		1.966	2.46			

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	180,740,223	26	579,783	100	1,324,069	1,674,699	2,573,188	6,151,739	3.40
6/10 through 5/11	197,305,673	13	335,967	84	1,014,052	622,146	1,528,750	3,500,915	1.77
6/11 through 5/12	186,018,367	7	567,789	62	847,115	1,437,855	1,438,151	4,290,910	2.31
6/12 through 5/13	157,181,195	11	162,835	69	1,381,620	349,872	1,842,105	3,736,432	2.38
6/13 through 5/14	128,146,141	4	342,518	43	560,371	463,664	1,116,352	2,482,905	1.94
5 YR. TOTAL	849,391,599	61	1,988,892	358	5,127,227	4,548,236	8,498,546	20,162,901	2.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	0.838	100%	1.536	2.37			
Pure Premium Indicated by National Relativity		11%	0.922	0%	1.805	2.73			
Pure Premium Present on Rate Level		11%	0.866	0%	1.709	2.58			
Pure Premium Derived by Formula			0.850		1.536	2.39			

CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,995,210	1	2,766	5	318,974	3,569	387,397	712,706	4.75
6/10 through 5/11	8,682,592	0	0	3	35,730	0	133,925	169,655	1.95
6/11 through 5/12	11,580,727	0	0	7	28,955	0	55,516	84,471	0.73
6/12 through 5/13	13,740,349	1	37,837	6	77,580	62,912	313,141	491,470	3.58
6/13 through 5/14	21,357,828	1	111,777	10	193,905	92,856	323,565	722,103	3.38
5 YR. TOTAL	70,356,706	3	152,380	31	655,144	159,337	1,213,544	2,180,405	3.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.148	41%	1.951	3.10			
Pure Premium Indicated by National Relativity		34%	1.043	29%	2.099	3.14			
Pure Premium Present on Rate Level		35%	1.015	30%	2.160	3.18			
Pure Premium Derived by Formula			1.066		2.057	3.12			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,039,059	1	48,195	2	3,449	121,301	15,968	188,913	3.75
6/10 through 5/11	4,932,568	1	8,457	4	40,762	19,941	64,639	133,799	2.71
6/11 through 5/12	7,175,634	2	20,332	2	5,712	47,368	33,326	106,738	1.49
6/12 through 5/13	35,721,907	9	260,141	10	319,550	406,583	899,450	1,885,724	5.28
6/13 through 5/14	25,695,857	3	81,794	6	60,190	482,842	207,750	832,576	3.24
5 YR. TOTAL	78,565,025	16	418,919	24	429,663	1,078,035	1,221,133	3,147,750	4.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	1.080	33%		2.926		4.01	
Pure Premium Indicated by National Relativity		37%	0.668	33%		1.168		1.84	
Pure Premium Present on Rate Level		38%	0.549	34%		1.113		1.66	
Pure Premium Derived by Formula			0.726			1.729		2.46	

CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	543,566	0	0	0	0	0	2,340	2,340	0.43
6/10 through 5/11	694,580	0	0	1	19,041	0	36,513	55,554	8.00
6/11 through 5/12	1,457,054	0	0	0	0	0	0	0	0.00
6/12 through 5/13	571,056	0	0	0	0	0	0	0	0.00
6/13 through 5/14	701,638	2	43,039	0	0	115,857	2,739	161,635	23.04
5 YR. TOTAL	3,967,894	2	43,039	1	19,041	115,857	41,592	219,529	5.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		8%	1.565	12%		3.968		5.53	
Pure Premium Indicated by National Relativity		46%	0.500	44%		1.164		1.66	
Pure Premium Present on Rate Level		46%	0.650	44%		1.637		2.29	
Pure Premium Derived by Formula			0.654			1.709		2.36	

CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,558,963	1	48,437	3	21,999	109,631	63,588	243,655	9.52
6/10 through 5/11	2,841,430	0	0	1	1,496	0	13,331	14,827	0.52
6/11 through 5/12	4,358,828	1	39,259	5	13,371	56,400	33,656	142,686	3.27
6/12 through 5/13	6,630,171	0	0	3	9,570	0	30,901	40,471	0.61
6/13 through 5/14	7,274,900	1	53,064	2	4,746	31,927	5,172	94,909	1.31
5 YR. TOTAL	23,664,292	3	140,760	14	51,182	197,958	146,648	536,548	2.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	0.811	21%		1.456		2.27	
Pure Premium Indicated by National Relativity		41%	0.466	39%		0.933		1.40	
Pure Premium Present on Rate Level		42%	0.689	40%		1.191		1.88	
Pure Premium Derived by Formula			0.618			1.146		1.76	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	102,020,571	10	169,557	35	320,672	409,741	1,118,646	2,018,616	1.98
6/10 through 5/11	104,532,053	7	229,114	26	139,438	904,894	626,723	1,900,169	1.82
6/11 through 5/12	109,218,950	9	168,209	24	211,120	471,388	702,767	1,553,484	1.42
6/12 through 5/13	88,821,832	5	77,864	11	117,568	231,731	385,941	813,104	0.92
6/13 through 5/14	85,863,278	6	77,753	19	635,933	274,010	476,284	1,463,980	1.71
5 YR. TOTAL	490,456,684	37	722,497	115	1,424,731	2,291,764	3,310,361	7,749,353	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	0.438	71%		1.142		1.58	
Pure Premium Indicated by National Relativity		25%	0.645	14%		1.445		2.09	
Pure Premium Present on Rate Level		26%	0.466	15%		1.213		1.68	
Pure Premium Derived by Formula			0.497			1.195		1.69	

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	41,597	0	0	0	0	0	0	0	0.00
6/10 through 5/11	20,507	0	0	0	0	0	0	0	0.00
6/11 through 5/12	323,252	0	0	1	2,545	0	3,783	6,328	1.96
6/12 through 5/13	513,868	0	0	0	0	0	0	0	0.00
6/13 through 5/14	2,400,628	1	41,076	0	0	59,529	481	101,086	4.21
5 YR. TOTAL	3,299,852	1	41,076	1	2,545	59,529	4,264	107,414	3.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		7%	1.322	9%		1.933		3.26	
Pure Premium Indicated by National Relativity		46%	0.410	45%		0.864		1.27	
Pure Premium Present on Rate Level		47%	0.619	46%		1.104		1.72	
Pure Premium Derived by Formula			0.572			1.071		1.64	

CLASS 2070		CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	67,848,605	9	431,849	30	592,256	1,309,611	799,316	3,133,032	4.62
6/10 through 5/11	62,881,348	10	656,617	21	460,368	427,059	458,601	2,002,645	3.18
6/11 through 5/12	63,502,702	3	201,991	43	956,505	227,635	1,281,786	2,667,917	4.20
6/12 through 5/13	67,681,359	6	365,299	27	467,017	1,289,131	868,773	2,990,220	4.42
6/13 through 5/14	65,638,470	1	15,708	20	391,163	43,541	520,553	970,965	1.48
5 YR. TOTAL	327,552,484	29	1,671,464	141	2,867,309	3,296,977	3,929,029	11,764,779	3.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		64%	1.386	79%		2.206		3.59	
Pure Premium Indicated by National Relativity		18%	0.937	10%		1.824		2.76	
Pure Premium Present on Rate Level		18%	1.351	11%		2.338		3.69	
Pure Premium Derived by Formula			1.299			2.182		3.48	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2081		BUTCHERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	31,029,423	1	13,309	6	80,787	18,661	313,043	425,800	1.37
6/10 through 5/11	34,264,995	1	46,588	4	92,715	56,197	781,657	977,157	2.85
6/11 through 5/12	37,960,887	4	103,877	11	189,095	362,515	405,242	1,060,729	2.79
6/12 through 5/13	31,236,200	2	3,585	25	239,576	86,480	669,522	999,163	3.20
6/13 through 5/14	31,932,806	0	0	5	30,382	0	136,547	166,929	0.52
5 YR. TOTAL	166,424,311	8	167,359	51	632,555	523,853	2,306,011	3,629,778	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.481	54%		1.700		2.18	
Pure Premium Indicated by National Relativity		33%	0.485	23%		1.447		1.93	
Pure Premium Present on Rate Level		34%	0.500	23%		1.795		2.30	
Pure Premium Derived by Formula			0.489			1.664		2.15	

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	24,086,696	1	10,882	14	108,643	32,059	206,046	357,630	1.49
6/10 through 5/11	37,617,357	9	354,030	26	262,637	319,573	746,091	1,682,331	4.47
6/11 through 5/12	62,016,931	7	165,584	30	282,720	310,374	741,983	1,500,661	2.42
6/12 through 5/13	63,572,990	8	156,405	29	344,408	410,114	793,875	1,704,802	2.68
6/13 through 5/14	68,474,208	2	74,196	17	185,878	130,750	800,737	1,191,561	1.74
5 YR. TOTAL	255,768,182	27	761,097	116	1,184,286	1,202,870	3,288,732	6,436,985	2.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		45%	0.761	63%		1.756		2.52	
Pure Premium Indicated by National Relativity		27%	0.684	18%		1.456		2.14	
Pure Premium Present on Rate Level		28%	0.730	19%		1.688		2.42	
Pure Premium Derived by Formula			0.732			1.689		2.42	

CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	68,602,052	6	41,464	29	248,559	175,780	541,450	1,007,253	1.47
6/10 through 5/11	81,839,099	19	292,353	22	136,775	735,831	572,873	1,737,832	2.12
6/11 through 5/12	55,024,440	3	116,262	23	283,658	115,826	957,249	1,472,995	2.68
6/12 through 5/13	70,174,910	4	20,400	13	119,308	11,803	238,377	389,888	0.56
6/13 through 5/14	72,204,012	2	14,959	20	190,289	29,335	656,582	891,165	1.23
5 YR. TOTAL	347,844,513	34	485,438	107	978,589	1,068,575	2,966,531	5,499,133	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		46%	0.421	67%		1.160		1.58	
Pure Premium Indicated by National Relativity		27%	0.689	16%		1.652		2.34	
Pure Premium Present on Rate Level		27%	0.555	17%		1.454		2.01	
Pure Premium Derived by Formula			0.530			1.289		1.82	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	0.579	50%	1.758	2.34			
Pure Premium Present on Rate Level		50%	0.688	50%	1.660	2.35			
Pure Premium Derived by Formula		0.634		1.709		2.34			

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		32%	0.408	34%	1.213	1.62			
Pure Premium Present on Rate Level		68%	0.435	66%	1.069	1.50			
Pure Premium Derived by Formula		0.426		1.118		1.54			

CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	37,682,445	2	30,924	11	101,820	58,988	575,919	767,651	2.04
6/10 through 5/11	40,780,637	0	0	9	51,591	0	228,583	280,174	0.69
6/11 through 5/12	38,759,437	5	304,080	17	167,857	522,702	434,791	1,429,430	3.69
6/12 through 5/13	37,167,544	4	41,546	16	149,234	41,854	343,201	575,835	1.55
6/13 through 5/14	38,784,025	1	63,079	10	63,020	67,608	291,696	485,403	1.25
5 YR. TOTAL	193,174,088	12	439,629	63	533,522	691,152	1,874,190	3,538,493	1.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.504	48%	1.328	1.83			
Pure Premium Indicated by National Relativity		32%	0.551	26%	1.228	1.78			
Pure Premium Present on Rate Level		33%	0.507	26%	1.128	1.64			
Pure Premium Derived by Formula		0.520		1.250		1.77			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,218,034	0	0	1	2,209	0	15,924	18,133	0.20
6/10 through 5/11	10,996,826	0	0	1	13,729	0	4,085	17,814	0.16
6/11 through 5/12	11,357,340	0	0	1	10,472	0	4,739	15,211	0.13
6/12 through 5/13	4,406,455	1	57,936	0	0	98,820	0	156,756	3.56
6/13 through 5/14	4,905,808	0	0	0	0	0	1,604	1,604	0.03
5 YR. TOTAL	40,884,463	1	57,936	3	26,410	98,820	26,352	209,518	0.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.206	27%	0.306	0.51			
Pure Premium Indicated by National Relativity		40%	0.767	36%	2.227	2.99			
Pure Premium Present on Rate Level		40%	0.593	37%	1.294	1.89			
Pure Premium Derived by Formula			0.585		1.363	1.95			

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	39,806	0	0	0	0	0	0	0	0.00
6/10 through 5/11	62,543	0	0	0	0	0	0	0	0.00
6/11 through 5/12	125,079	0	0	0	0	0	0	0	0.00
6/12 through 5/13	69,161	0	0	1	3,195	0	12,360	15,555	22.49
6/13 through 5/14	59,921	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	356,510	0	0	1	3,195	0	12,360	15,555	4.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.896	4%	3.467	4.36			
Pure Premium Indicated by National Relativity		32%	0.762	34%	2.052	2.81			
Pure Premium Present on Rate Level		65%	0.476	62%	0.959	1.44			
Pure Premium Derived by Formula			0.580		1.431	2.01			

CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	342,479	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,702,581	0	0	0	0	0	33,981	33,981	2.00
6/11 through 5/12	10,166,753	0	0	7	20,206	0	43,264	63,470	0.63
6/12 through 5/13	10,868,601	0	0	2	38,747	0	109,362	148,109	1.36
6/13 through 5/14	14,521,290	0	0	3	24,962	0	63,679	88,641	0.61
5 YR. TOTAL	37,601,704	0	0	12	83,915	0	250,286	334,201	0.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.223	21%	0.666	0.89			
Pure Premium Indicated by National Relativity		42%	0.320	39%	0.736	1.06			
Pure Premium Present on Rate Level		43%	0.314	40%	0.730	1.04			
Pure Premium Derived by Formula			0.303		0.719	1.02			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# Tennessee

EFFECTIVE 3/1/2017

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	13,059,243	0	0	3	8,316	0	32,209	40,525	0.31
6/10 through 5/11	15,448,907	0	0	1	13,530	0	42,251	55,781	0.36
6/11 through 5/12	18,043,265	0	0	3	10,195	0	57,718	67,913	0.38
6/12 through 5/13	20,577,421	1	124,101	1	7,982	147,438	30,266	309,787	1.51
6/13 through 5/14	18,280,209	1	32,202	2	25,398	44,081	119,263	220,944	1.21
5 YR. TOTAL	85,409,045	2	156,303	10	65,421	191,519	281,707	694,950	0.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.260	29%	0.554	0.81			
Pure Premium Indicated by National Relativity		39%	0.511	35%	1.019	1.53			
Pure Premium Present on Rate Level		39%	0.355	36%	0.750	1.11			
Pure Premium Derived by Formula			0.395		0.787	1.18			

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	10,274,375	0	0	3	15,330	0	46,861	62,191	0.61
6/10 through 5/11	11,382,421	1	12,309	0	0	76,093	1,378	89,780	0.79
6/11 through 5/12	12,456,182	0	0	1	2,519	0	3,742	6,261	0.05
6/12 through 5/13	14,417,793	0	0	1	2,595	0	13,306	15,901	0.11
6/13 through 5/14	11,558,956	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	60,089,727	1	12,309	5	20,444	76,093	65,287	174,133	0.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.055	26%	0.235	0.29			
Pure Premium Indicated by National Relativity		40%	0.696	37%	1.111	1.81			
Pure Premium Present on Rate Level		40%	0.411	37%	0.773	1.18			
Pure Premium Derived by Formula			0.454		0.758	1.21			

CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,030,754	0	0	2	1,323	0	8,127	9,450	0.19
6/10 through 5/11	6,753,543	0	0	2	9,121	0	35,331	44,452	0.66
6/11 through 5/12	4,769,726	0	0	1	850	0	7,784	8,634	0.18
6/12 through 5/13	6,106,707	0	0	3	17,944	0	48,665	66,609	1.09
6/13 through 5/14	6,611,187	0	0	0	0	0	8,194	8,194	0.12
5 YR. TOTAL	29,271,917	0	0	8	29,238	0	108,101	137,339	0.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.100	23%	0.369	0.47			
Pure Premium Indicated by National Relativity		42%	0.404	38%	1.091	1.50			
Pure Premium Present on Rate Level		43%	0.425	39%	1.167	1.59			
Pure Premium Derived by Formula			0.367		0.955	1.32			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	131,574,766	16	465,502	110	909,958	927,629	1,192,191	3,495,280	2.66
6/10 through 5/11	179,737,717	24	963,332	190	1,522,893	1,162,640	2,230,462	5,879,327	3.27
6/11 through 5/12	169,409,306	19	886,759	84	721,583	1,944,461	1,211,367	4,764,170	2.81
6/12 through 5/13	165,208,848	15	281,544	96	739,479	465,255	1,265,629	2,751,907	1.67
6/13 through 5/14	174,730,996	13	580,349	96	1,460,094	819,900	1,620,747	4,481,090	2.57
5 YR. TOTAL	820,661,633	87	3,177,486	576	5,354,007	5,319,885	7,520,396	21,371,774	2.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	1.040	100%	1.565	2.61			
Pure Premium Indicated by National Relativity		8%	1.099	0%	1.893	2.99			
Pure Premium Present on Rate Level		9%	1.050	0%	1.718	2.77			
Pure Premium Derived by Formula			1.046		1.565	2.61			

CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	33,157,730	1	14,261	5	276,978	36,842	515,672	843,753	2.54
6/10 through 5/11	36,549,799	1	45,143	8	81,155	48,809	199,380	374,487	1.03
6/11 through 5/12	40,457,426	1	44,708	8	49,277	69,685	117,293	280,963	0.69
6/12 through 5/13	41,371,646	0	0	7	84,357	0	157,144	241,501	0.58
6/13 through 5/14	41,209,227	1	42,171	9	187,387	341,514	328,357	899,429	2.18
5 YR. TOTAL	192,745,828	4	146,283	37	679,154	496,850	1,317,846	2,640,133	1.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.428	39%	0.941	1.37			
Pure Premium Indicated by National Relativity		33%	0.460	30%	0.586	1.05			
Pure Premium Present on Rate Level		34%	0.439	31%	0.675	1.11			
Pure Premium Derived by Formula			0.442		0.752	1.19			

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,998,339	0	0	0	0	0	4,084	4,084	0.10
6/10 through 5/11	4,065,836	0	0	7	17,293	0	58,928	76,221	1.87
6/11 through 5/12	4,433,995	0	0	5	15,485	0	78,323	93,808	2.12
6/12 through 5/13	4,470,230	0	0	1	26,391	0	49,183	75,574	1.69
6/13 through 5/14	5,017,311	0	0	2	12,928	0	25,719	38,647	0.77
5 YR. TOTAL	21,985,711	0	0	15	72,097	0	216,237	288,334	1.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.328	22%	0.984	1.31			
Pure Premium Indicated by National Relativity		31%	0.613	33%	1.401	2.01			
Pure Premium Present on Rate Level		54%	0.576	45%	1.503	2.08			
Pure Premium Derived by Formula			0.550		1.355	1.91			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# Tennessee

EFFECTIVE 3/1/2017

CLASS 2211	COTTON BATTING, WADDING OR WASTE MFG								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	3,095,676	0	0	1	1,312	0	18,773	20,085	0.65
6/10 through 5/11	2,765,545	0	0	1	74,835	0	466,442	541,277	19.57
6/11 through 5/12	2,436,214	0	0	4	220,151	0	171,093	391,244	16.06
6/12 through 5/13	2,550,407	0	0	0	0	0	159	159	0.01
6/13 through 5/14	2,628,445	0	0	3	6,566	0	38,326	44,892	1.71
5 YR. TOTAL	13,476,287	0	0	9	302,864	0	694,793	997,657	7.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	2.247	30%		5.156		7.40	
Pure Premium Indicated by National Relativity		29%	2.055	31%		3.339		5.39	
Pure Premium Present on Rate Level		49%	2.310	39%		4.876		7.19	
Pure Premium Derived by Formula			2.222			4.484		6.71	

CLASS 2220	YARN OR THREAD MFG-COTTON								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	33,169,605	1	31,904	2	2,186	8,502	24,276	66,868	0.20
6/10 through 5/11	33,988,079	1	100,542	7	111,493	90,637	99,369	402,041	1.18
6/11 through 5/12	34,989,707	0	0	12	279,669	0	272,134	551,803	1.58
6/12 through 5/13	32,060,556	1	40,083	9	238,518	66,014	428,409	773,024	2.41
6/13 through 5/14	31,821,277	0	0	9	205,555	0	240,619	446,174	1.40
5 YR. TOTAL	166,029,224	3	172,529	39	837,421	165,153	1,064,807	2,239,910	1.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	0.608	42%		0.741		1.35	
Pure Premium Indicated by National Relativity		32%	0.376	29%		0.799		1.18	
Pure Premium Present on Rate Level		32%	0.620	29%		0.982		1.60	
Pure Premium Derived by Formula			0.538			0.828		1.37	

CLASS 2286	WOOL SPINNING AND WEAVING								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	6,330	0	0	0	0	0	0	0	0.00
6/11 through 5/12	22,571	0	0	0	0	0	0	0	0.00
6/12 through 5/13	7,129	0	0	0	0	0	0	0	0.00
6/13 through 5/14	14,668	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	50,698	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%		0.000		0.00	
Pure Premium Indicated by National Relativity		26%	0.343	27%		0.680		1.02	
Pure Premium Present on Rate Level		73%	0.336	71%		0.794		1.13	
Pure Premium Derived by Formula			0.334			0.747		1.08	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2288	FELTING MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,874,928	1	9,307	3	31,425	21,058	152,734	214,524	2.17
6/10 through 5/11	8,264,830	1	1,265	3	9,883	16,777	60,362	88,287	1.07
6/11 through 5/12	11,108,622	0	0	6	32,287	0	126,923	159,210	1.43
6/12 through 5/13	13,274,221	2	13,969	7	49,268	45,416	269,159	377,812	2.85
6/13 through 5/14	14,215,996	1	2,893	4	7,975	67,783	85,805	164,456	1.16
5 YR. TOTAL	56,738,597	5	27,434	23	130,838	151,034	694,983	1,004,289	1.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.279	35%		1.491		1.77	
Pure Premium Indicated by National Relativity		37%	0.885	32%		2.210		3.10	
Pure Premium Present on Rate Level		38%	0.780	33%		1.733		2.51	
Pure Premium Derived by Formula			0.694			1.801		2.50	

CLASS 2300 + +	PLUSH MFG								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000		0.00	
Pure Premium Indicated by National Relativity		17%	0.091	18%		0.328		0.42	
Pure Premium Present on Rate Level		83%	0.465	82%		0.832		1.30	
Pure Premium Derived by Formula			0.401			0.741		1.14	

CLASS 2302	SILK THREAD OR YARN MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,409,958	1	32,592	1	15,544	11,957	30,761	90,854	2.67
6/10 through 5/11	3,254,100	0	0	0	0	0	6,971	6,971	0.21
6/11 through 5/12	3,814,699	0	0	0	0	0	4,701	4,701	0.12
6/12 through 5/13	2,353,890	0	0	1	197	0	10,140	10,337	0.44
6/13 through 5/14	6,204,951	0	0	0	0	0	2,772	2,772	0.05
5 YR. TOTAL	19,037,598	1	32,592	2	15,741	11,957	55,345	115,635	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		13%	0.254	17%		0.354		0.61	
Pure Premium Indicated by National Relativity		43%	0.339	41%		0.896		1.24	
Pure Premium Present on Rate Level		44%	0.396	42%		0.917		1.31	
Pure Premium Derived by Formula			0.353			0.813		1.17	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	63,390,089	1	53,444	18	250,661	90,642	474,412	869,159	1.37
6/10 through 5/11	71,392,751	1	56,272	13	215,714	20,615	247,529	540,130	0.76
6/11 through 5/12	69,846,007	6	550,329	7	136,189	310,431	187,931	1,184,880	1.70
6/12 through 5/13	71,484,685	1	29,056	12	145,888	101,202	725,555	1,001,701	1.40
6/13 through 5/14	70,850,472	1	40,922	15	226,822	24,149	353,561	645,454	0.91
5 YR. TOTAL	346,964,004	10	730,023	65	975,274	547,039	1,988,988	4,241,324	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		41%	0.491	52%		0.731		1.22	
Pure Premium Indicated by National Relativity		29%	0.422	24%		0.881		1.30	
Pure Premium Present on Rate Level		30%	0.421	24%		0.771		1.19	
Pure Premium Derived by Formula			0.450			0.777		1.23	

CLASS 2361		HOSIERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	15,658,083	0	0	10	16,774	0	103,045	119,819	0.77
6/10 through 5/11	15,872,265	0	0	2	7,271	0	39,084	46,355	0.29
6/11 through 5/12	18,578,113	2	114,966	6	27,122	150,283	81,451	373,822	2.01
6/12 through 5/13	19,845,222	1	9,716	5	48,926	17,985	139,221	215,848	1.09
6/13 through 5/14	18,277,410	3	60,443	5	42,756	328,234	84,167	515,600	2.82
5 YR. TOTAL	88,231,093	6	185,125	28	142,849	496,502	446,968	1,271,444	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	0.372	31%		1.069		1.44	
Pure Premium Indicated by National Relativity		39%	0.352	34%		0.981		1.33	
Pure Premium Present on Rate Level		39%	0.368	35%		0.824		1.19	
Pure Premium Derived by Formula			0.363			0.953		1.32	

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,703,579	2	106,271	5	22,016	51,422	61,375	241,084	2.48
6/10 through 5/11	10,604,307	0	0	3	12,517	0	45,404	57,921	0.55
6/11 through 5/12	10,717,309	0	0	2	11,424	0	25,573	36,997	0.35
6/12 through 5/13	10,974,371	0	0	1	2,132	0	26,764	28,896	0.26
6/13 through 5/14	12,123,323	0	0	5	30,643	0	100,521	131,164	1.08
5 YR. TOTAL	54,122,889	2	106,271	16	78,732	51,422	259,637	496,062	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	0.342	22%		0.575		0.92	
Pure Premium Indicated by National Relativity		41%	0.290	39%		0.745		1.04	
Pure Premium Present on Rate Level		42%	0.301	39%		0.595		0.90	
Pure Premium Derived by Formula			0.303			0.649		0.95	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2380	WEBBING MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,339,376	0	0	0	0	0	9,078	9,078	0.39
6/10 through 5/11	1,914,862	0	0	0	0	0	0	0	0.00
6/11 through 5/12	2,108,118	0	0	3	4,484	0	41,552	46,036	2.18
6/12 through 5/13	2,207,646	0	0	0	0	0	3,550	3,550	0.16
6/13 through 5/14	2,702,984	0	0	1	20,333	0	30,559	50,892	1.88
5 YR. TOTAL	11,272,986	0	0	4	24,817	0	84,739	109,556	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.220	15%	0.752			0.97	
Pure Premium Indicated by National Relativity		45%	0.445	42%	1.175			1.62	
Pure Premium Present on Rate Level		45%	0.429	43%	1.093			1.52	
Pure Premium Derived by Formula			0.415		1.076			1.49	

CLASS 2386 + +	LACE MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		18%	0.547	19%	1.324			1.87	
Pure Premium Present on Rate Level		82%	0.430	81%	0.779			1.21	
Pure Premium Derived by Formula			0.451		0.883			1.33	

CLASS 2388	EMBROIDERY MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,236,628	0	0	1	5,955	0	17,512	23,467	0.73
6/10 through 5/11	4,556,924	1	10,780	4	13,632	14,028	42,321	80,761	1.77
6/11 through 5/12	3,346,387	0	0	2	5,076	0	18,385	23,461	0.70
6/12 through 5/13	4,229,216	0	0	1	4,392	0	27,510	31,902	0.75
6/13 through 5/14	4,212,468	0	0	1	3,021	0	27,722	30,743	0.73
5 YR. TOTAL	19,581,623	1	10,780	9	32,076	14,028	133,450	190,334	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.219	17%	0.753			0.97	
Pure Premium Indicated by National Relativity		38%	0.233	40%	0.682			0.92	
Pure Premium Present on Rate Level		50%	0.330	43%	0.835			1.17	
Pure Premium Derived by Formula			0.280		0.760			1.04	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2402		CARPET OR RUG MFG NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	13,741,685	1	7,857	0	0	30,540	21,370	59,767	0.44
6/10 through 5/11	21,360,282	3	29,007	8	82,805	238,846	144,138	494,796	2.32
6/11 through 5/12	17,513,448	1	152,835	4	29,053	102,924	40,287	325,099	1.86
6/12 through 5/13	21,676,120	2	108,200	4	25,837	53,920	116,205	304,162	1.40
6/13 through 5/14	28,630,366	1	240,315	5	181,057	182,828	169,193	773,393	2.70
5 YR. TOTAL	102,921,901	8	538,214	21	318,752	609,058	491,193	1,957,217	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.833	35%	1.069	1.90			
Pure Premium Indicated by National Relativity		36%	0.505	32%	1.281	1.79			
Pure Premium Present on Rate Level		37%	0.497	33%	1.008	1.51			
Pure Premium Derived by Formula			0.591		1.117	1.71			

CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	6,935,515	0	0	2	6,021	0	48,310	54,331	0.78
6/10 through 5/11	6,304,759	1	54,975	0	0	28,065	14,535	97,575	1.55
6/11 through 5/12	6,210,494	0	0	4	26,939	0	125,575	152,514	2.46
6/12 through 5/13	6,066,903	0	0	1	6,914	0	12,533	19,447	0.32
6/13 through 5/14	5,980,764	1	13,087	5	29,498	103,371	139,765	285,721	4.78
5 YR. TOTAL	31,498,435	2	68,062	12	69,372	131,436	340,718	609,588	1.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.436	22%	1.499	1.94			
Pure Premium Indicated by National Relativity		42%	0.443	39%	1.077	1.52			
Pure Premium Present on Rate Level		42%	0.409	39%	1.026	1.44			
Pure Premium Derived by Formula			0.428		1.150	1.58			

CLASS 2416		YARN DYEING OR FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	285,546	0	0	0	0	0	0	0	0.00
6/10 through 5/11	362,614	0	0	0	0	0	0	0	0.00
6/11 through 5/12	469,001	0	0	0	0	0	858	858	0.18
6/12 through 5/13	595,082	0	0	0	0	0	0	0	0.00
6/13 through 5/14	784,473	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,496,716	0	0	0	0	0	858	858	0.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.034	0.03			
Pure Premium Indicated by National Relativity		28%	0.581	29%	0.854	1.44			
Pure Premium Present on Rate Level		67%	0.322	64%	0.809	1.13			
Pure Premium Derived by Formula			0.378		0.768	1.15			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2417		CLOTH PRINTING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,483,862	0	0	1	39,147	0	60,731	99,878	6.73
6/10 through 5/11	1,913,459	0	0	0	0	0	6,200	6,200	0.32
6/11 through 5/12	2,058,235	0	0	0	0	0	1,510	1,510	0.07
6/12 through 5/13	2,315,461	0	0	1	6,560	0	14,072	20,632	0.89
6/13 through 5/14	2,968,467	0	0	0	0	0	4,165	4,165	0.14
5 YR. TOTAL	10,739,484	0	0	2	45,707	0	86,678	132,385	1.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.426	13%	0.807	1.23			
Pure Premium Indicated by National Relativity		26%	0.333	27%	0.598	0.93			
Pure Premium Present on Rate Level		65%	0.320	60%	0.785	1.11			
Pure Premium Derived by Formula		0.333		0.737		1.07			

CLASS 2501		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	107,919,038	13	182,594	50	396,383	557,694	928,614	2,065,285	1.91
6/10 through 5/11	96,262,480	14	217,248	58	474,774	627,963	1,125,692	2,445,677	2.54
6/11 through 5/12	97,569,037	8	212,478	35	222,154	301,769	600,273	1,336,674	1.37
6/12 through 5/13	94,027,470	4	136,243	42	390,563	154,584	969,423	1,650,813	1.76
6/13 through 5/14	98,672,502	6	326,214	41	429,768	702,156	1,290,521	2,748,659	2.79
5 YR. TOTAL	494,450,527	45	1,074,777	226	1,913,642	2,344,166	4,914,523	10,247,108	2.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.604	74%	1.468	2.07			
Pure Premium Indicated by National Relativity		23%	0.469	13%	1.160	1.63			
Pure Premium Present on Rate Level		24%	0.555	13%	1.341	1.90			
Pure Premium Derived by Formula		0.561		1.411		1.97			

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,266,284	0	0	0	0	0	935	935	0.07
6/10 through 5/11	1,278,831	0	0	2	6,055	0	28,601	34,656	2.71
6/11 through 5/12	1,079,074	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,481,309	0	0	0	0	0	13,908	13,908	0.94
6/13 through 5/14	5,666,600	0	0	0	0	0	600	600	0.01
5 YR. TOTAL	10,772,098	0	0	2	6,055	0	44,044	50,099	0.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.056	12%	0.409	0.47			
Pure Premium Indicated by National Relativity		23%	0.281	24%	0.530	0.81			
Pure Premium Present on Rate Level		69%	0.264	64%	0.667	0.93			
Pure Premium Derived by Formula		0.251		0.603		0.85			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.109	14%	0.807	0.92			
Pure Premium Present on Rate Level		86%	0.398	86%	1.124	1.52			
Pure Premium Derived by Formula			0.358		1.080	1.44			

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	12,005,544	4	108,751	2	1,624	173,583	62,427	346,385	2.89
6/10 through 5/11	10,746,346	1	3,018	6	52,237	81,866	175,096	312,217	2.91
6/11 through 5/12	14,444,284	3	153,603	17	127,436	205,625	463,577	950,241	6.58
6/12 through 5/13	18,043,040	0	0	10	123,787	0	279,384	403,171	2.23
6/13 through 5/14	18,779,232	1	89,067	5	32,665	403,733	138,944	664,409	3.54
5 YR. TOTAL	74,018,446	9	354,439	40	337,749	864,807	1,119,428	2,676,423	3.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.935	41%	2.681	3.62			
Pure Premium Indicated by National Relativity		35%	0.648	29%	1.415	2.06			
Pure Premium Present on Rate Level		35%	0.872	30%	2.033	2.91			
Pure Premium Derived by Formula			0.813		2.119	2.93			

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	77,230,115	9	65,217	42	467,847	121,439	1,242,686	1,897,189	2.46
6/10 through 5/11	85,242,833	16	412,320	29	211,736	1,396,101	586,975	2,607,132	3.06
6/11 through 5/12	77,839,952	9	232,956	35	529,381	336,838	1,340,691	2,439,866	3.13
6/12 through 5/13	79,089,088	10	217,369	37	557,062	627,991	1,014,844	2,417,266	3.06
6/13 through 5/14	86,947,993	6	277,827	22	252,999	379,802	674,134	1,584,762	1.82
5 YR. TOTAL	406,349,981	50	1,205,689	165	2,019,025	2,862,171	4,859,330	10,946,215	2.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.794	80%	1.900	2.69			
Pure Premium Indicated by National Relativity		21%	0.811	10%	1.740	2.55			
Pure Premium Present on Rate Level		22%	0.820	10%	1.981	2.80			
Pure Premium Derived by Formula			0.803		1.892	2.70			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,364,490	0	0	2	17,822	0	38,251	56,073	1.05
6/10 through 5/11	7,558,925	0	0	2	3,093	0	20,411	23,504	0.31
6/11 through 5/12	6,956,408	1	5,883	2	6,257	26,672	48,801	87,613	1.26
6/12 through 5/13	5,626,830	0	0	1	2,067	0	27,313	29,380	0.52
6/13 through 5/14	4,695,617	0	0	1	61,763	0	55,233	116,996	2.49
5 YR. TOTAL	30,202,270	1	5,883	8	91,002	26,672	190,009	313,566	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.321	21%	0.717			1.04	
Pure Premium Indicated by National Relativity		42%	0.443	39%	1.027			1.47	
Pure Premium Present on Rate Level		43%	0.413	40%	0.970			1.38	
Pure Premium Derived by Formula		0.412				0.939		1.35	

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,842,892	0	0	1	4,096	0	15,059	19,155	0.67
6/10 through 5/11	3,085,353	0	0	4	18,769	0	70,211	88,980	2.88
6/11 through 5/12	3,478,464	0	0	1	5,013	0	8,555	13,568	0.39
6/12 through 5/13	3,418,587	0	0	3	33,206	0	74,533	107,739	3.15
6/13 through 5/14	3,475,611	0	0	0	0	0	3,187	3,187	0.09
5 YR. TOTAL	16,300,907	0	0	9	61,084	0	171,545	232,629	1.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.375	18%	1.052			1.43	
Pure Premium Indicated by National Relativity		37%	0.553	40%	0.866			1.42	
Pure Premium Present on Rate Level		48%	0.664	42%	1.177			1.84	
Pure Premium Derived by Formula		0.580				1.030		1.61	

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	27,649,046	0	0	8	19,666	0	77,703	97,369	0.35
6/10 through 5/11	27,517,020	5	95,644	6	40,616	178,066	71,198	385,524	1.40
6/11 through 5/12	26,800,158	1	20,109	10	91,722	39,615	260,483	411,929	1.54
6/12 through 5/13	25,716,027	1	55,110	11	103,067	140,222	131,020	429,419	1.67
6/13 through 5/14	27,240,349	3	15,996	6	100,486	90,915	153,095	360,492	1.32
5 YR. TOTAL	134,922,600	10	186,859	41	355,557	448,818	693,499	1,684,733	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.402	38%	0.847			1.25	
Pure Premium Indicated by National Relativity		36%	0.410	31%	1.058			1.47	
Pure Premium Present on Rate Level		37%	0.379	31%	0.934			1.31	
Pure Premium Derived by Formula		0.396				0.939		1.34	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	4,800	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,800	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	1.114	16%	2.400	3.51			
Pure Premium Present on Rate Level		83%	0.674	83%	1.145	1.82			
Pure Premium Derived by Formula			0.738		1.334	2.07			

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSED, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,260,089	1	9,449	3	21,730	49,356	30,372	110,907	8.80
6/10 through 5/11	1,115,851	0	0	2	30,927	0	37,303	68,230	6.12
6/11 through 5/12	1,267,832	0	0	2	15,431	0	64,079	79,510	6.27
6/12 through 5/13	1,275,049	0	0	1	2,377	0	17,896	20,273	1.59
6/13 through 5/14	1,291,164	0	0	1	16,639	0	46,159	62,798	4.86
5 YR. TOTAL	6,209,985	1	9,449	9	87,104	49,356	195,809	341,718	5.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.555	19%	3.948	5.50			
Pure Premium Indicated by National Relativity		28%	1.421	30%	3.611	5.03			
Pure Premium Present on Rate Level		58%	1.611	51%	3.678	5.29			
Pure Premium Derived by Formula			1.550		3.709	5.26			

CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	318,448	0	0	0	0	0	253	253	0.08
6/10 through 5/11	522,222	0	0	0	0	0	0	0	0.00
6/11 through 5/12	597,825	0	0	0	0	0	0	0	0.00
6/12 through 5/13	570,833	0	0	0	0	0	251	251	0.04
6/13 through 5/14	4,771,266	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,780,594	0	0	0	0	0	504	504	0.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.007	0.01			
Pure Premium Indicated by National Relativity		35%	0.214	37%	0.474	0.69			
Pure Premium Present on Rate Level		58%	0.240	53%	0.699	0.94			
Pure Premium Derived by Formula			0.214		0.547	0.76			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2660		BOOT OR SHOE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,187,489	0	0	5	18,226	0	73,483	91,709	2.88
6/10 through 5/11	5,577,984	0	0	2	6,807	0	25,234	32,041	0.57
6/11 through 5/12	6,631,831	0	0	11	84,779	0	151,633	236,412	3.56
6/12 through 5/13	6,821,922	1	1,777	3	9,221	8,017	77,814	96,829	1.42
6/13 through 5/14	6,823,863	0	0	4	16,507	0	52,748	69,255	1.02
5 YR. TOTAL	29,043,089	1	1,777	25	135,540	8,017	380,912	526,246	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	0.473	22%		1.339		1.81	
Pure Premium Indicated by National Relativity		42%	0.391	39%		1.028		1.42	
Pure Premium Present on Rate Level		43%	0.420	39%		1.119		1.54	
Pure Premium Derived by Formula			0.416			1.132		1.55	

CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	152,758	0	0	0	0	0	0	0	0.00
6/10 through 5/11	171,622	0	0	0	0	0	0	0	0.00
6/11 through 5/12	399,560	0	0	1	1,971	0	18,991	20,962	5.25
6/12 through 5/13	394,841	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,118,781	0	0	1	1,971	0	18,991	20,962	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		4%	0.176	6%		1.698		1.87	
Pure Premium Indicated by National Relativity		24%	0.414	25%		1.074		1.49	
Pure Premium Present on Rate Level		72%	0.345	69%		0.916		1.26	
Pure Premium Derived by Formula			0.355			1.002		1.36	

CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	55,360	0	0	0	0	0	0	0	0.00
6/10 through 5/11	90,132	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,118,098	0	0	0	0	0	811	811	0.07
6/12 through 5/13	145,129	0	0	0	0	0	0	0	0.00
6/13 through 5/14	181,100	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,589,819	0	0	0	0	0	811	811	0.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%		0.051		0.05	
Pure Premium Indicated by National Relativity		22%	0.229	24%		1.019		1.25	
Pure Premium Present on Rate Level		74%	0.223	71%		0.603		0.83	
Pure Premium Derived by Formula			0.215			0.675		0.89	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	2,201,783	0	0	3	24,093	0	11,632	35,725	1.62
6/10 through 5/11	1,774,568	0	0	0	0	0	0	0	0.00
6/11 through 5/12	2,161,147	0	0	1	1,922	0	16,506	18,428	0.85
6/12 through 5/13	1,683,314	0	0	2	90,355	0	51,056	141,411	8.40
6/13 through 5/14	1,703,937	0	0	0	0	0	2,767	2,767	0.16
5 YR. TOTAL	9,524,749	0	0	6	116,370	0	81,961	198,331	2.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.222	15%	0.861	2.08			
Pure Premium Indicated by National Relativity		39%	0.590	41%	1.393	1.98			
Pure Premium Present on Rate Level		50%	0.570	44%	1.170	1.74			
Pure Premium Derived by Formula			0.650		1.215	1.87			

CLASS 2701		LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,300,062	1	1,557	3	60,179	800,263	121,838	983,837	75.68
6/10 through 5/11	874,570	0	0	0	0	0	1,415	1,415	0.16
6/11 through 5/12	932,815	0	0	2	17,025	0	15,873	32,898	3.53
6/12 through 5/13	1,180,554	0	0	2	30,584	0	76,732	107,316	9.09
6/13 through 5/14	1,030,538	2	42,621	0	0	189,389	834	232,844	22.60
5 YR. TOTAL	5,318,539	3	44,178	7	107,788	989,652	216,692	1,358,310	25.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.857	29%	22.682	25.54			
Pure Premium Indicated by National Relativity		42%	2.910	35%	5.544	8.45			
Pure Premium Present on Rate Level		42%	2.659	36%	11.799	14.46			
Pure Premium Derived by Formula			2.796		12.766	15.56			

CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,353,599	3	165,301	3	113,765	666,780	251,186	1,197,032	88.43
6/10 through 5/11	986,932	1	3,397	4	128,807	26,347	86,959	245,510	24.88
6/11 through 5/12	1,006,715	1	27,261	3	54,825	344,593	150,913	577,592	57.37
6/12 through 5/13	910,599	0	0	5	75,369	0	185,570	260,939	28.66
6/13 through 5/14	1,013,393	1	24,256	2	254,115	62,274	355,410	696,055	68.69
5 YR. TOTAL	5,271,238	6	220,215	17	626,881	1,099,994	1,030,038	2,977,128	56.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	16.070	48%	40.409	56.48			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		69%	13.808	52%	42.408	56.22			
Pure Premium Derived by Formula			14.509		41.448	55.96			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2705		LOGGING OR TREE REMOVAL - PULPWOOD ONLY							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,150,317	4	505,063	7	36,259	145,486	134,995	821,803	7.37
6/10 through 5/11	11,231,249	2	236,646	11	459,084	577,638	651,968	1,925,336	17.14
6/11 through 5/12	12,032,730	5	338,652	11	124,838	1,393,075	563,813	2,420,378	20.12
6/12 through 5/13	11,899,775	3	318,458	11	96,779	917,427	207,944	1,540,608	12.95
6/13 through 5/14	10,790,247	3	233,792	15	380,236	813,105	637,947	2,065,080	19.14
5 YR. TOTAL	57,104,318	17	1,632,611	55	1,097,196	3,846,731	2,196,667	8,773,205	15.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		51%	4.780	70%		10.583		15.36	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		49%	4.502	30%		9.847		14.35	
Pure Premium Derived by Formula			4.644			10.362		15.01	

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	59,164	0	0	2	20,061	0	23,600	43,661	73.80
6/10 through 5/11	11,502	0	0	0	0	0	0	0	0.00
6/11 through 5/12	125,440	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,600	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,021,615	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,219,321	0	0	2	20,061	0	23,600	43,661	3.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	1.645	12%		1.935		3.58	
Pure Premium Indicated by National Relativity		45%	2.586	44%		5.063		7.65	
Pure Premium Present on Rate Level		46%	2.909	44%		5.151		8.06	
Pure Premium Derived by Formula			2.650			4.726		7.38	

CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,554,336	1	6,424	13	69,824	6,979	172,487	255,714	2.21
6/10 through 5/11	13,015,235	0	0	25	221,969	0	801,860	1,023,829	7.87
6/11 through 5/12	12,304,259	4	202,485	25	310,367	1,429,151	713,406	2,655,409	21.58
6/12 through 5/13	13,181,625	2	38,819	11	129,462	103,129	565,512	836,922	6.35
6/13 through 5/14	16,563,387	0	0	19	295,036	0	530,265	825,301	4.98
5 YR. TOTAL	66,618,842	7	247,728	93	1,026,658	1,539,259	2,783,530	5,597,175	8.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		38%	1.913	61%		6.489		8.40	
Pure Premium Indicated by National Relativity		31%	1.682	19%		4.197		5.88	
Pure Premium Present on Rate Level		31%	1.773	20%		5.964		7.74	
Pure Premium Derived by Formula			1.798			5.949		7.75	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	18,767	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	18,767	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		30%	1.027	32%	1.975	3.00			
Pure Premium Present on Rate Level		69%	1.002	67%	2.017	3.02			
Pure Premium Derived by Formula			0.999		1.983	2.98			

CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	38,898,958	2	38,725	17	326,673	98,496	1,061,953	1,525,847	3.92
6/10 through 5/11	38,833,264	1	58,297	14	296,682	48,272	295,234	698,485	1.80
6/11 through 5/12	45,981,014	3	102,102	23	164,444	317,806	437,735	1,022,087	2.22
6/12 through 5/13	49,597,411	2	80,484	23	167,415	181,159	602,915	1,031,973	2.08
6/13 through 5/14	50,433,586	2	38,831	27	357,001	63,814	915,684	1,375,330	2.73
5 YR. TOTAL	223,744,233	10	318,439	104	1,312,215	709,547	3,313,521	5,653,722	2.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.729	60%	1.798	2.53			
Pure Premium Indicated by National Relativity		28%	0.690	20%	1.859	2.55			
Pure Premium Present on Rate Level		29%	0.736	20%	1.717	2.45			
Pure Premium Derived by Formula			0.720		1.794	2.51			

CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,435,892	1	42,950	4	16,819	16,687	17,605	94,061	2.12
6/10 through 5/11	4,899,971	1	3,784	6	29,826	27,995	204,745	266,350	5.44
6/11 through 5/12	6,328,219	1	11,182	3	10,055	23,681	63,142	108,060	1.71
6/12 through 5/13	6,316,999	0	0	5	57,763	0	105,750	163,513	2.59
6/13 through 5/14	5,519,742	0	0	7	33,059	0	61,445	94,504	1.71
5 YR. TOTAL	27,500,823	3	57,916	25	147,522	68,363	452,687	726,488	2.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.747	28%	1.895	2.64			
Pure Premium Indicated by National Relativity		40%	0.822	36%	2.559	3.38			
Pure Premium Present on Rate Level		41%	0.772	36%	2.072	2.84			
Pure Premium Derived by Formula			0.787		2.198	2.99			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	29,858,878	6	72,572	28	141,650	378,941	369,712	962,875	3.22
6/10 through 5/11	28,585,914	3	28,698	22	332,671	52,172	408,890	822,431	2.88
6/11 through 5/12	33,393,222	2	5,198	23	219,161	44,657	566,348	835,364	2.50
6/12 through 5/13	35,067,898	3	47,911	39	262,050	205,578	653,344	1,168,883	3.33
6/13 through 5/14	38,481,982	3	26,756	41	361,279	70,541	1,302,746	1,761,322	4.58
5 YR. TOTAL	165,387,894	17	181,135	153	1,316,811	751,889	3,301,040	5,550,875	3.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		43%	0.906		59%	2.451		3.36	
Pure Premium Indicated by National Relativity		28%	1.261		20%	2.938		4.20	
Pure Premium Present on Rate Level		29%	1.001		21%	2.218		3.22	
Pure Premium Derived by Formula			1.033			2.499		3.53	

CLASS 2790		PATTERN MAKING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	2,220,274	0	0	0	0	0	1,211	1,211	0.06
6/10 through 5/11	1,950,874	0	0	0	0	0	0	0	0.00
6/11 through 5/12	2,041,016	0	0	0	0	0	0	0	0.00
6/12 through 5/13	2,207,952	0	0	1	1,618	0	13,408	15,026	0.68
6/13 through 5/14	2,953,853	0	0	2	37,259	0	58,929	96,188	3.26
5 YR. TOTAL	11,373,969	0	0	3	38,877	0	73,548	112,425	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		8%	0.342		13%	0.647		0.99	
Pure Premium Indicated by National Relativity		42%	0.280		43%	0.864		1.14	
Pure Premium Present on Rate Level		50%	0.246		44%	0.685		0.93	
Pure Premium Derived by Formula			0.268			0.757		1.03	

CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	3,277,980	0	0	3	24,990	0	57,715	82,705	2.52
6/11 through 5/12	37,839,862	2	64,925	13	75,691	51,237	294,873	486,726	1.29
6/12 through 5/13	48,885,666	4	121,952	17	156,161	415,415	621,750	1,315,278	2.69
6/13 through 5/14	52,295,220	2	41,885	20	208,859	69,232	667,631	987,607	1.89
5 YR. TOTAL	142,298,728	8	228,762	53	465,701	535,884	1,641,969	2,872,316	2.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		34%	0.488		46%	1.530		2.02	
Pure Premium Indicated by National Relativity		33%	0.660		27%	1.646		2.31	
Pure Premium Present on Rate Level		33%	0.633		27%	1.403		2.04	
Pure Premium Derived by Formula			0.593			1.527		2.12	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	334,311	0	0	0	0	0	0	0	0.00
6/12 through 5/13	402,997	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,835,357	0	0	1	2,804	0	9,428	12,232	0.67
5 YR. TOTAL	2,572,665	0	0	1	2,804	0	9,428	12,232	0.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.109	10%	0.366	0.48			
Pure Premium Indicated by National Relativity		35%	1.644	37%	3.365	5.01			
Pure Premium Present on Rate Level		56%	1.205	53%	1.502	2.71			
Pure Premium Derived by Formula			1.260		2.078	3.34			

CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	34,190,477	2	61,217	17	81,048	131,338	332,846	606,449	1.77
6/10 through 5/11	33,705,823	6	66,384	21	372,966	85,941	506,380	1,031,671	3.06
6/11 through 5/12	36,028,779	4	99,644	23	344,831	142,353	661,197	1,248,025	3.46
6/12 through 5/13	45,459,481	3	75,888	27	320,025	106,327	747,487	1,249,727	2.75
6/13 through 5/14	44,488,446	3	128,569	30	334,019	627,244	670,752	1,760,584	3.96
5 YR. TOTAL	193,873,006	18	431,702	118	1,452,889	1,093,203	2,918,662	5,896,456	3.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.972	59%	2.069	3.04			
Pure Premium Indicated by National Relativity		28%	1.058	20%	2.603	3.66			
Pure Premium Present on Rate Level		28%	0.884	21%	1.874	2.76			
Pure Premium Derived by Formula			0.971		2.135	3.11			

CLASS 2835		BRUSH OR BROOM ASSEMBLY							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	12,501,923	0	0	3	8,303	0	66,025	74,328	0.59
6/10 through 5/11	13,312,391	0	0	3	16,695	0	48,174	64,869	0.49
6/11 through 5/12	12,955,514	0	0	5	10,193	0	38,232	48,425	0.37
6/12 through 5/13	15,912,850	0	0	1	7,119	0	11,848	18,967	0.12
6/13 through 5/14	17,649,342	0	0	5	32,988	0	127,526	160,514	0.91
5 YR. TOTAL	72,332,020	0	0	17	75,298	0	291,805	367,103	0.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.104	30%	0.403	0.51			
Pure Premium Indicated by National Relativity		33%	0.753	35%	1.598	2.35			
Pure Premium Present on Rate Level		44%	0.476	35%	0.950	1.43			
Pure Premium Derived by Formula			0.482		1.013	1.50			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2836	BRUSH OR BROOM MFG NOC								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	78,276	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	126,149	0	0	0	0	0	158	158	0.13
6/13 through 5/14	123,072	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	327,497	0	0	0	0	0	158	158	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	4%	0.048	0.05			
Pure Premium Indicated by National Relativity		27%	0.375	28%	1.009	1.38			
Pure Premium Present on Rate Level		71%	0.368	68%	1.093	1.46			
Pure Premium Derived by Formula			0.363		1.028	1.39			

CLASS 2841	WOODENWARE MANUFACTURING NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	8,417,082	1	9,059	10	48,795	33,190	117,197	208,241	2.47
6/10 through 5/11	7,390,665	2	26,319	4	61,770	76,276	148,712	313,077	4.24
6/11 through 5/12	7,573,957	0	0	5	35,560	0	229,725	265,285	3.50
6/12 through 5/13	7,407,834	1	11,256	6	47,754	43,419	87,953	190,382	2.57
6/13 through 5/14	8,193,483	1	65,132	1	117	121,899	13,011	200,159	2.44
5 YR. TOTAL	38,983,021	5	111,766	26	193,996	274,784	596,598	1,177,144	3.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.784	32%	2.235	3.02			
Pure Premium Indicated by National Relativity		39%	0.850	34%	1.785	2.64			
Pure Premium Present on Rate Level		39%	0.747	34%	2.027	2.77			
Pure Premium Derived by Formula			0.795		2.011	2.81			

CLASS 2881	FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	14,937,076	1	7,820	11	152,817	19,956	303,798	484,391	3.24
6/10 through 5/11	20,529,863	5	206,817	17	104,767	662,378	250,846	1,224,808	5.97
6/11 through 5/12	17,435,416	1	100	9	30,799	34	138,571	169,504	0.97
6/12 through 5/13	21,728,845	2	108,905	7	53,417	155,481	148,079	465,882	2.14
6/13 through 5/14	18,966,161	0	0	8	86,086	0	155,277	241,363	1.27
5 YR. TOTAL	93,597,361	9	323,642	52	427,886	837,849	996,571	2,585,948	2.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.803	40%	1.960	2.76			
Pure Premium Indicated by National Relativity		35%	0.568	30%	1.379	1.95			
Pure Premium Present on Rate Level		36%	0.640	30%	1.465	2.11			
Pure Premium Derived by Formula			0.662		1.637	2.30			

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	107,126,204	11	582,270	57	586,301	2,390,466	1,166,000	4,725,037	4.41
6/10 through 5/11	97,419,250	4	192,063	59	563,648	840,672	1,111,511	2,707,894	2.78
6/11 through 5/12	58,389,821	2	4,943	33	428,285	40,728	647,206	1,121,162	1.92
6/12 through 5/13	54,844,838	2	91,324	27	270,554	119,842	696,752	1,178,472	2.15
6/13 through 5/14	64,548,464	0	0	32	776,979	0	1,501,372	2,278,351	3.53
5 YR. TOTAL	382,328,577	19	870,600	208	2,625,767	3,391,708	5,122,841	12,010,916	3.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.914	79%	2.227	3.14			
Pure Premium Indicated by National Relativity		21%	0.706	10%	1.589	2.30			
Pure Premium Present on Rate Level		21%	0.896	11%	2.027	2.92			
Pure Premium Derived by Formula			0.867		2.141	3.01			

CLASS 2913		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	257,465	0	0	0	0	0	647	647	0.25
6/10 through 5/11	271,689	0	0	0	0	0	0	0	0.00
6/11 through 5/12	312,487	0	0	0	0	0	0	0	0.00
6/12 through 5/13	295,143	0	0	0	0	0	0	0	0.00
6/13 through 5/14	423,756	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,560,540	0	0	0	0	0	647	647	0.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.041	0.04			
Pure Premium Indicated by National Relativity		11%	0.075	12%	1.317	1.39			
Pure Premium Present on Rate Level		84%	0.432	81%	1.055	1.49			
Pure Premium Derived by Formula			0.371		1.015	1.39			

CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,826,039	0	0	1	15,956	0	21,164	37,120	2.03
6/10 through 5/11	3,783,780	0	0	4	27,513	0	59,839	87,352	2.31
6/11 through 5/12	2,804,138	0	0	0	0	0	0	0	0.00
6/12 through 5/13	2,508,290	1	5,954	1	1,292	7,284	6,786	21,316	0.85
6/13 through 5/14	2,544,347	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,466,594	1	5,954	6	44,761	7,284	87,789	145,788	1.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.377	18%	0.706	1.08			
Pure Premium Indicated by National Relativity		43%	0.635	41%	1.137	1.77			
Pure Premium Present on Rate Level		44%	0.639	41%	1.371	2.01			
Pure Premium Derived by Formula			0.603		1.155	1.76			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,923,260	0	0	1	35,497	0	69,917	105,414	5.48
6/10 through 5/11	2,004,060	0	0	2	21,391	0	20,916	42,307	2.11
6/11 through 5/12	1,847,359	0	0	2	19,514	0	41,725	61,239	3.32
6/12 through 5/13	2,189,314	0	0	2	10,298	0	42,552	52,850	2.41
6/13 through 5/14	2,392,192	1	12,356	2	38,164	83,350	163,612	297,482	12.44
5 YR. TOTAL	10,356,185	1	12,356	9	124,864	83,350	338,722	559,292	5.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.325	18%		4.076		5.40	
Pure Premium Indicated by National Relativity		43%	0.905	41%		2.171		3.08	
Pure Premium Present on Rate Level		44%	0.859	41%		1.898		2.76	
Pure Premium Derived by Formula			0.939			2.402		3.34	

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	26,758,414	1	38,642	16	91,176	10,391	207,074	347,283	1.30
6/10 through 5/11	34,552,903	1	35,375	14	91,713	65,681	220,592	413,361	1.20
6/11 through 5/12	36,946,881	4	51,463	17	152,246	144,350	318,810	666,869	1.81
6/12 through 5/13	34,318,757	1	9,875	13	62,740	7,907	223,874	304,396	0.89
6/13 through 5/14	35,282,281	1	43,653	13	119,609	155,000	214,931	533,193	1.51
5 YR. TOTAL	167,859,236	8	179,008	73	517,484	383,329	1,185,281	2,265,102	1.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.415	43%		0.934		1.35	
Pure Premium Indicated by National Relativity		29%	0.564	28%		1.061		1.63	
Pure Premium Present on Rate Level		40%	0.417	29%		0.975		1.39	
Pure Premium Derived by Formula			0.459			0.981		1.44	

CLASS 2942 + +		PENCIL, PENHOLDER OR CRAYON MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,369,713	0	0	1	1,486	0	11,972	13,458	0.40
6/10 through 5/11	3,543,523	0	0	1	283	0	6,016	6,299	0.18
6/11 through 5/12	3,136,064	0	0	0	0	0	454	454	0.01
6/12 through 5/13	3,609,583	0	0	4	20,730	0	44,680	65,410	1.81
6/13 through 5/14	4,507,891	0	0	5	16,329	0	22,605	38,934	0.86
5 YR. TOTAL	18,166,774	0	0	11	38,828	0	85,727	124,555	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.214	17%		0.472		0.69	
Pure Premium Indicated by National Relativity		14%	0.507	14%		1.636		2.14	
Pure Premium Present on Rate Level		73%	0.453	69%		0.965		1.42	
Pure Premium Derived by Formula			0.429			0.975		1.40	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,734,593	0	0	0	0	0	6,016	6,016	0.11
6/10 through 5/11	5,230,230	0	0	0	0	0	6,257	6,257	0.12
6/11 through 5/12	5,921,037	0	0	1	4,613	0	8,473	13,086	0.22
6/12 through 5/13	3,854,977	0	0	4	90,538	0	101,706	192,244	4.99
6/13 through 5/14	3,951,647	0	0	1	30,012	0	38,573	68,585	1.74
5 YR. TOTAL	24,692,484	0	0	6	125,163	0	161,025	286,188	1.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.507	23%	0.652	1.16			
Pure Premium Indicated by National Relativity		41%	1.010	38%	2.091	3.10			
Pure Premium Present on Rate Level		41%	0.763	39%	1.412	2.18			
Pure Premium Derived by Formula		0.818		1.495		2.31			

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	60,127,526	7	134,926	11	303,140	177,887	392,374	1,008,327	1.68
6/10 through 5/11	70,600,807	1	48,198	10	195,658	14,850	353,855	612,561	0.87
6/11 through 5/12	74,208,926	1	19,301	9	197,761	32,261	374,161	623,484	0.84
6/12 through 5/13	82,644,115	7	336,098	12	273,152	1,487,230	410,151	2,506,631	3.03
6/13 through 5/14	88,793,141	3	162,217	10	458,632	322,975	729,328	1,673,152	1.88
5 YR. TOTAL	376,374,515	19	700,740	52	1,428,343	2,035,203	2,259,869	6,424,155	1.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.566	62%	1.141	1.71			
Pure Premium Indicated by National Relativity		25%	0.434	19%	0.802	1.24			
Pure Premium Present on Rate Level		26%	0.606	19%	1.126	1.73			
Pure Premium Derived by Formula		0.543		1.074		1.62			

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,367,947	0	0	4	33,639	0	53,100	86,739	1.62
6/10 through 5/11	4,632,163	0	0	2	20,144	0	30,399	50,543	1.09
6/11 through 5/12	5,079,747	0	0	1	9,353	0	28,477	37,830	0.75
6/12 through 5/13	4,871,073	0	0	3	25,593	0	74,646	100,239	2.06
6/13 through 5/14	6,864,430	0	0	4	75,490	0	121,115	196,605	2.86
5 YR. TOTAL	26,815,360	0	0	14	164,219	0	307,737	471,956	1.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.612	22%	1.148	1.76			
Pure Premium Indicated by National Relativity		41%	0.566	39%	1.307	1.87			
Pure Premium Present on Rate Level		42%	0.579	39%	1.231	1.81			
Pure Premium Derived by Formula		0.579		1.242		1.82			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	25,000,532	0	0	13	195,992	0	236,363	432,355	1.73
6/10 through 5/11	26,492,116	1	97,258	13	80,336	52,828	164,367	394,789	1.49
6/11 through 5/12	26,607,043	1	4,082	6	58,017	0	137,242	199,341	0.75
6/12 through 5/13	27,618,869	1	5,875	9	91,796	11,140	177,279	286,090	1.04
6/13 through 5/14	29,143,773	0	0	7	135,947	0	466,328	602,275	2.07
5 YR. TOTAL	134,862,333	3	107,215	48	562,088	63,968	1,181,579	1,914,850	1.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.496	42%	0.924	1.42			
Pure Premium Indicated by National Relativity		33%	0.860	29%	1.790	2.65			
Pure Premium Present on Rate Level		33%	0.692	29%	1.170	1.86			
Pure Premium Derived by Formula		0.681		1.246		1.93			

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	7,548,572	0	0	1	3,360	0	23,234	26,594	0.35
6/10 through 5/11	6,704,574	1	12,040	1	27,243	76,386	30,422	146,091	2.18
6/11 through 5/12	8,392,375	0	0	4	23,034	0	125,913	148,947	1.77
6/12 through 5/13	9,050,398	1	1,908	0	0	36,326	14,895	53,129	0.59
6/13 through 5/14	10,041,934	1	21,579	2	39,672	59,137	47,712	168,100	1.67
5 YR. TOTAL	41,737,853	3	35,527	8	93,309	171,849	242,176	542,861	1.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.309	26%	0.992	1.30			
Pure Premium Indicated by National Relativity		40%	0.632	37%	1.383	2.02			
Pure Premium Present on Rate Level		40%	0.601	37%	1.165	1.77			
Pure Premium Derived by Formula		0.555		1.201		1.76			

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	48,364,157	0	0	25	243,936	0	783,999	1,027,935	2.13
6/10 through 5/11	48,228,218	5	196,276	30	537,916	322,068	928,814	1,985,074	4.12
6/11 through 5/12	55,493,294	4	95,718	29	746,183	451,548	1,502,109	2,795,558	5.04
6/12 through 5/13	52,297,942	4	172,846	30	274,012	357,514	687,265	1,491,637	2.85
6/13 through 5/14	50,978,092	3	407,174	25	374,964	382,357	646,121	1,810,616	3.55
5 YR. TOTAL	255,361,703	16	872,014	139	2,177,011	1,513,487	4,548,308	9,110,820	3.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	1.194	66%	2.374	3.57			
Pure Premium Indicated by National Relativity		25%	0.570	17%	1.455	2.03			
Pure Premium Present on Rate Level		26%	0.886	17%	1.923	2.81			
Pure Premium Derived by Formula		0.958		2.141		3.10			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	40,031,637	0	0	21	257,224	0	449,156	706,380	1.77
6/10 through 5/11	41,268,809	3	75,948	26	397,215	184,989	732,868	1,391,020	3.37
6/11 through 5/12	50,187,836	4	358,887	24	328,309	1,018,141	642,006	2,347,343	4.68
6/12 through 5/13	52,573,591	7	510,203	34	438,990	1,467,943	1,103,345	3,520,481	6.70
6/13 through 5/14	53,750,510	6	606,797	33	352,858	3,000,505	701,369	4,661,529	8.67
5 YR. TOTAL	237,812,383	20	1,551,835	138	1,774,596	5,671,578	3,628,744	12,626,753	5.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.399	73%	3.911	5.31			
Pure Premium Indicated by National Relativity		24%	1.176	13%	2.464	3.64			
Pure Premium Present on Rate Level		24%	1.137	14%	2.690	3.83			
Pure Premium Derived by Formula			1.283		3.552	4.84			

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	20,423,008	3	64,229	17	72,196	169,395	242,863	548,683	2.69
6/10 through 5/11	28,782,746	4	260,210	28	365,748	900,609	1,002,126	2,528,693	8.79
6/11 through 5/12	31,301,076	4	211,281	18	118,152	622,551	310,932	1,262,916	4.03
6/12 through 5/13	30,745,940	3	240,668	14	93,660	225,274	263,732	823,334	2.68
6/13 through 5/14	34,075,664	1	59,101	14	180,281	73,875	457,927	771,184	2.26
5 YR. TOTAL	145,328,434	15	835,489	91	830,037	1,991,704	2,277,580	5,934,810	4.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	1.146	64%	2.938	4.08			
Pure Premium Indicated by National Relativity		27%	1.199	18%	2.562	3.76			
Pure Premium Present on Rate Level		27%	1.361	18%	3.136	4.50			
Pure Premium Derived by Formula			1.218		2.906	4.12			

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	821,787	0	0	0	0	0	4,762	4,762	0.58
6/10 through 5/11	1,561,991	0	0	0	0	0	683	683	0.04
6/11 through 5/12	824,875	0	0	0	0	0	0	0	0.00
6/12 through 5/13	966,415	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,206,122	0	0	0	0	0	270	270	0.02
5 YR. TOTAL	5,381,190	0	0	0	0	0	5,715	5,715	0.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	15%	0.106	0.11			
Pure Premium Indicated by National Relativity		44%	0.944	42%	2.440	3.38			
Pure Premium Present on Rate Level		45%	1.006	43%	2.126	3.13			
Pure Premium Derived by Formula			0.868		1.955	2.82			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	15,283,077	0	0	11	263,787	0	393,319	657,106	4.30
6/10 through 5/11	23,094,059	2	101,463	19	266,625	31,833	437,020	836,941	3.62
6/11 through 5/12	24,792,637	2	98,142	9	157,900	12,936	221,990	490,968	1.98
6/12 through 5/13	23,251,350	3	110,168	15	242,349	214,908	370,664	938,089	4.03
6/13 through 5/14	36,125,542	2	74,242	17	288,074	130,478	534,095	1,026,889	2.84
5 YR. TOTAL	122,546,665	9	384,015	71	1,218,735	390,155	1,957,088	3,949,993	3.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.308	51%	1.915	3.22			
Pure Premium Indicated by National Relativity		29%	0.556	24%	1.627	2.18			
Pure Premium Present on Rate Level		29%	1.234	25%	2.108	3.34			
Pure Premium Derived by Formula			1.068		1.894	2.96			

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	7,441,969	1	4,516	4	21,287	10,002	30,954	66,759	0.90
6/10 through 5/11	7,822,376	1	21,478	7	40,998	60,854	71,652	194,982	2.49
6/11 through 5/12	7,445,812	0	0	4	68,171	0	90,039	158,210	2.13
6/12 through 5/13	8,986,811	0	0	6	128,233	0	114,324	242,557	2.70
6/13 through 5/14	9,802,152	0	0	0	0	0	35,219	35,219	0.36
5 YR. TOTAL	41,499,120	2	25,994	21	258,689	70,856	342,188	697,727	1.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.686	31%	0.995	1.68			
Pure Premium Indicated by National Relativity		38%	0.922	34%	2.355	3.28			
Pure Premium Present on Rate Level		39%	0.836	35%	1.773	2.61			
Pure Premium Derived by Formula			0.834		1.730	2.56			

CLASS 3076		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	331,723,929	43	1,061,019	155	2,272,359	2,308,285	4,391,504	10,033,167	3.03
6/10 through 5/11	351,713,743	29	626,488	167	2,131,388	1,540,005	3,641,898	7,939,779	2.26
6/11 through 5/12	387,879,577	35	1,174,645	186	1,965,439	1,738,546	3,740,520	8,619,150	2.22
6/12 through 5/13	420,464,611	18	504,563	216	2,365,750	1,092,975	4,990,599	8,953,887	2.13
6/13 through 5/14	361,703,071	25	569,419	183	2,080,896	1,222,470	5,100,260	8,973,045	2.48
5 YR. TOTAL	1,853,484,931	150	3,936,134	907	10,815,832	7,902,281	21,864,781	44,519,028	2.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.796	100%	1.606	2.40			
Pure Premium Indicated by National Relativity		0%	0.578	0%	1.431	2.01			
Pure Premium Present on Rate Level		0%	0.794	0%	1.572	2.37			
Pure Premium Derived by Formula			0.796		1.606	2.40			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	47,730,233	3	185,985	26	629,077	674,990	861,700	2,351,752	4.93
6/10 through 5/11	54,204,068	6	203,516	10	227,399	182,431	351,975	965,321	1.78
6/11 through 5/12	63,881,028	1	120,093	18	167,901	45,328	319,084	652,406	1.02
6/12 through 5/13	76,821,880	3	138,333	21	178,092	700,957	507,101	1,524,483	1.99
6/13 through 5/14	57,980,873	3	61,552	24	314,443	148,967	578,071	1,103,033	1.90
5 YR. TOTAL	300,618,082	16	709,479	99	1,516,912	1,752,673	2,617,931	6,596,995	2.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		51%	0.741	67%		1.454		2.20	
Pure Premium Indicated by National Relativity		24%	0.958	16%		2.364		3.32	
Pure Premium Present on Rate Level		25%	0.818	17%		1.713		2.53	
Pure Premium Derived by Formula			0.812			1.644		2.46	

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	9,147,240	1	13,260	0	0	13,318	7,485	34,063	0.37
6/10 through 5/11	9,299,596	0	0	2	43,100	0	126,401	169,501	1.82
6/11 through 5/12	10,504,358	1	52,252	2	9,307	53,198	58,235	172,992	1.65
6/12 through 5/13	11,189,988	0	0	4	88,968	0	138,572	227,540	2.03
6/13 through 5/14	11,233,877	1	108,642	2	24,261	12,837	42,086	187,826	1.67
5 YR. TOTAL	51,375,059	3	174,154	10	165,636	79,353	372,779	791,922	1.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	0.661	30%		0.880		1.54	
Pure Premium Indicated by National Relativity		39%	0.596	35%		2.013		2.61	
Pure Premium Present on Rate Level		39%	0.618	35%		1.348		1.97	
Pure Premium Derived by Formula			0.619			1.440		2.06	

CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	35,333,185	2	31,177	19	255,765	80,794	448,999	816,735	2.31
6/10 through 5/11	33,683,632	2	16,970	16	449,349	27,679	429,480	923,478	2.74
6/11 through 5/12	35,521,296	1	164,972	10	53,535	247,922	225,242	691,671	1.95
6/12 through 5/13	36,823,108	1	15,019	12	152,479	18,418	273,470	459,386	1.25
6/13 through 5/14	34,748,321	1	95,416	7	88,114	83,317	235,536	502,383	1.45
5 YR. TOTAL	176,109,542	7	323,554	64	999,242	458,130	1,612,727	3,393,653	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		41%	0.751	53%		1.176		1.93	
Pure Premium Indicated by National Relativity		29%	0.682	23%		2.141		2.82	
Pure Premium Present on Rate Level		30%	0.831	24%		1.640		2.47	
Pure Premium Derived by Formula			0.755			1.509		2.26	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,811,909	0	0	4	25,545	0	39,248	64,793	1.35
6/10 through 5/11	11,524,363	1	12,911	6	63,078	32,084	94,410	202,483	1.76
6/11 through 5/12	9,641,028	2	54,560	8	54,199	51,361	131,230	291,350	3.02
6/12 through 5/13	8,777,789	0	0	4	30,640	0	115,946	146,586	1.67
6/13 through 5/14	8,730,898	0	0	7	121,571	0	147,654	269,225	3.08
5 YR. TOTAL	43,485,987	3	67,471	29	295,033	83,445	528,488	974,437	2.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	0.834	32%		1.407		2.24	
Pure Premium Indicated by National Relativity		37%	0.868	34%		2.044		2.91	
Pure Premium Present on Rate Level		37%	1.073	34%		1.798		2.87	
Pure Premium Derived by Formula			0.935			1.757		2.69	

CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,630,160	1	90,756	7	96,983	591,930	258,330	1,037,999	12.03
6/10 through 5/11	20,210,018	1	11,694	5	45,375	51,973	132,888	241,930	1.20
6/11 through 5/12	18,672,535	0	0	4	87,205	0	122,263	209,468	1.12
6/12 through 5/13	14,683,526	1	14,667	8	59,831	24,911	299,542	398,951	2.72
6/13 through 5/14	19,092,841	0	0	5	44,479	0	116,323	160,802	0.84
5 YR. TOTAL	81,289,080	3	117,117	29	333,873	668,814	929,346	2,049,150	2.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.555	37%		1.966		2.52	
Pure Premium Indicated by National Relativity		37%	0.505	31%		1.141		1.65	
Pure Premium Present on Rate Level		38%	0.500	32%		1.465		1.97	
Pure Premium Derived by Formula			0.516			1.550		2.07	

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	108,494,098	10	462,165	29	307,394	1,261,687	614,003	2,645,249	2.44
6/10 through 5/11	100,464,375	5	52,972	27	234,922	150,739	486,145	924,778	0.92
6/11 through 5/12	96,480,204	3	152,892	28	293,638	184,972	510,489	1,141,991	1.18
6/12 through 5/13	88,982,190	4	19,663	25	247,521	43,646	521,270	832,100	0.94
6/13 through 5/14	95,773,300	2	165,608	22	425,011	244,069	889,574	1,724,262	1.80
5 YR. TOTAL	490,194,167	24	853,300	131	1,508,486	1,885,113	3,021,481	7,268,380	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	0.482	65%		1.001		1.48	
Pure Premium Indicated by National Relativity		25%	0.358	17%		0.872		1.23	
Pure Premium Present on Rate Level		26%	0.465	18%		0.979		1.44	
Pure Premium Derived by Formula			0.447			0.975		1.42	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	22,166,558	1	984	9	83,838	16,799	216,249	317,870	1.43
6/10 through 5/11	26,454,904	2	52,255	5	24,226	141,516	81,489	299,486	1.13
6/11 through 5/12	26,277,561	1	70,109	5	10,896	35,193	76,460	192,658	0.73
6/12 through 5/13	26,958,407	1	47,624	9	83,347	32,968	143,812	307,751	1.14
6/13 through 5/14	21,048,452	1	55,597	3	33,643	140,432	38,795	268,467	1.28
5 YR. TOTAL	122,905,882	6	226,569	31	235,950	366,908	556,805	1,386,232	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	0.376	37%		0.752		1.13	
Pure Premium Indicated by National Relativity		36%	0.471	31%		1.166		1.64	
Pure Premium Present on Rate Level		36%	0.449	32%		0.951		1.40	
Pure Premium Derived by Formula			0.436			0.944		1.38	

CLASS 3118		SAW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,512,094	0	0	0	0	0	336	336	0.02
6/10 through 5/11	1,580,334	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,898,340	1	15,628	2	2,013	17,545	17,404	52,590	2.77
6/12 through 5/13	1,801,099	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,812,452	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,604,319	1	15,628	2	2,013	17,545	17,740	52,926	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.205	12%		0.410		0.62	
Pure Premium Indicated by National Relativity		43%	0.448	44%		0.846		1.29	
Pure Premium Present on Rate Level		48%	0.357	44%		0.757		1.11	
Pure Premium Derived by Formula			0.382			0.755		1.14	

CLASS 3119		NEEDLE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,389	0	0	0	0	0	248	248	1.72
6/10 through 5/11	3,687	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,057,010	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,743,656	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,916,970	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,735,712	0	0	0	0	0	248	248	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%		0.005		0.01	
Pure Premium Indicated by National Relativity		16%	0.099	17%		0.282		0.38	
Pure Premium Present on Rate Level		79%	0.175	76%		0.391		0.57	
Pure Premium Derived by Formula			0.154			0.345		0.50	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3122	CUTLERY MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
CASES	AMOUNT	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	394,939	0	0	0	0	0	272	272	0.07
6/10 through 5/11	518,122	0	0	0	0	0	1,012	1,012	0.20
6/11 through 5/12	842,124	0	0	0	0	0	0	0	0.00
6/12 through 5/13	623,008	0	0	0	0	0	679	679	0.11
6/13 through 5/14	667,136	0	0	0	0	0	614	614	0.09
5 YR. TOTAL	3,045,329	0	0	0	0	0	2,577	2,577	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	0.085			0.09	
Pure Premium Indicated by National Relativity		33%	0.386	35%	0.969			1.36	
Pure Premium Present on Rate Level		62%	0.222	58%	0.691			0.91	
Pure Premium Derived by Formula		0.265				0.746		1.01	

CLASS 3126	TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
CASES	AMOUNT	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,417,191	0	0	4	34,451	0	38,054	72,505	5.12
6/10 through 5/11	1,620,232	0	0	0	0	0	2,164	2,164	0.13
6/11 through 5/12	1,561,758	0	0	1	7,793	0	25,772	33,565	2.15
6/12 through 5/13	1,472,752	0	0	2	8,856	0	18,998	27,854	1.89
6/13 through 5/14	1,568,043	0	0	1	1,739	0	24,505	26,244	1.67
5 YR. TOTAL	7,639,976	0	0	8	52,839	0	109,493	162,332	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.692	13%	1.433			2.13	
Pure Premium Indicated by National Relativity		45%	0.267	43%	0.654			0.92	
Pure Premium Present on Rate Level		45%	0.620	44%	1.112			1.73	
Pure Premium Derived by Formula		0.468				0.957		1.43	

CLASS 3131	BUTTON OR FASTENER MFG-METAL								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
CASES	AMOUNT	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,545,088	0	0	0	0	0	958	958	0.06
6/10 through 5/11	1,057,868	0	0	0	0	0	238	238	0.02
6/11 through 5/12	1,021,760	0	0	0	0	0	1,923	1,923	0.19
6/12 through 5/13	955,722	0	0	1	3,043	0	3,593	6,636	0.69
6/13 through 5/14	1,036,568	0	0	1	86	0	1,306	1,392	0.13
5 YR. TOTAL	5,617,006	0	0	2	3,129	0	8,018	11,147	0.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.056	10%	0.143			0.20	
Pure Premium Indicated by National Relativity		38%	0.372	40%	0.949			1.32	
Pure Premium Present on Rate Level		55%	0.307	50%	0.746			1.05	
Pure Premium Derived by Formula		0.314				0.767		1.08	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,000,851	0	0	1	3,359	0	19,858	23,217	0.46
6/10 through 5/11	4,570,178	0	0	1	20,867	0	62,813	83,680	1.83
6/11 through 5/12	5,100,672	1	24,794	1	6,597	14,295	81,063	126,749	2.49
6/12 through 5/13	5,033,416	0	0	2	6,540	0	21,207	27,747	0.55
6/13 through 5/14	11,376,591	0	0	0	0	0	14,344	14,344	0.13
5 YR. TOTAL	31,081,708	1	24,794	5	37,363	14,295	199,285	275,737	0.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.200	24%	0.687	0.89			
Pure Premium Indicated by National Relativity		41%	0.476	38%	1.398	1.87			
Pure Premium Present on Rate Level		42%	0.485	38%	1.263	1.75			
Pure Premium Derived by Formula			0.433		1.176	1.61			

CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	22,438,565	1	25,510	7	64,610	86,734	464,537	641,391	2.86
6/10 through 5/11	21,179,438	1	73,089	6	23,795	36,284	101,294	234,462	1.11
6/11 through 5/12	21,735,117	1	7,955	11	103,412	9,937	276,616	397,920	1.83
6/12 through 5/13	19,372,489	0	0	4	63,733	0	113,378	177,111	0.91
6/13 through 5/14	12,529,787	1	73,355	4	49,505	116,745	154,091	393,696	3.14
5 YR. TOTAL	97,255,396	4	179,909	32	305,055	249,700	1,109,916	1,844,580	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.499	39%	1.398	1.90			
Pure Premium Indicated by National Relativity		36%	0.371	30%	0.990	1.36			
Pure Premium Present on Rate Level		37%	0.533	31%	1.311	1.84			
Pure Premium Derived by Formula			0.466		1.249	1.72			

CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	86,275,812	2	54,789	39	346,586	110,339	1,028,800	1,540,514	1.79
6/10 through 5/11	101,453,081	5	501,147	34	213,040	944,410	665,115	2,323,712	2.29
6/11 through 5/12	154,171,709	9	193,583	48	601,428	674,837	1,617,722	3,087,570	2.00
6/12 through 5/13	171,122,949	7	437,672	48	534,725	769,300	1,307,298	3,048,995	1.78
6/13 through 5/14	144,410,007	5	209,856	51	490,172	419,677	1,292,154	2,411,859	1.67
5 YR. TOTAL	657,433,558	28	1,397,047	220	2,185,951	2,918,563	5,911,089	12,412,650	1.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.545	81%	1.343	1.89			
Pure Premium Indicated by National Relativity		22%	0.333	9%	0.871	1.20			
Pure Premium Present on Rate Level		22%	0.495	10%	1.253	1.75			
Pure Premium Derived by Formula			0.487		1.292	1.78			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	111,545,706	8	155,311	57	569,327	192,273	1,355,564	2,272,475	2.04
6/10 through 5/11	112,565,131	6	156,351	50	520,928	536,735	1,144,064	2,358,078	2.10
6/11 through 5/12	124,425,731	8	204,691	48	530,989	359,134	1,406,343	2,501,157	2.01
6/12 through 5/13	127,043,891	8	197,710	46	530,073	438,342	1,259,372	2,425,497	1.91
6/13 through 5/14	250,280,262	13	554,318	46	684,273	801,814	1,729,250	3,769,655	1.51
5 YR. TOTAL	725,860,721	43	1,268,381	247	2,835,590	2,328,298	6,894,593	13,326,862	1.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	0.565	85%	1.271	1.84			
Pure Premium Indicated by National Relativity		19%	0.473	7%	1.100	1.57			
Pure Premium Present on Rate Level		20%	0.542	8%	1.267	1.81			
Pure Premium Derived by Formula			0.543		1.259	1.80			

CLASS 3175		RADIATOR OR HEATER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	39,522	0	0	0	0	0	0	0	0.00
6/12 through 5/13	98,761	0	0	0	0	0	0	0	0.00
6/13 through 5/14	80,131	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	218,414	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	0.334	19%	1.003	1.34			
Pure Premium Present on Rate Level		79%	0.768	77%	1.685	2.45			
Pure Premium Derived by Formula			0.667		1.488	2.16			

CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	265,369,547	16	126,638	76	855,510	366,786	1,886,359	3,235,293	1.22
6/10 through 5/11	284,865,503	8	133,089	96	785,067	335,124	1,715,434	2,968,714	1.04
6/11 through 5/12	344,561,332	11	307,166	109	930,394	921,126	2,529,213	4,687,899	1.36
6/12 through 5/13	361,483,339	9	165,966	93	849,038	205,744	2,369,777	3,590,525	0.99
6/13 through 5/14	279,296,946	7	168,415	73	722,484	204,114	1,919,439	3,014,452	1.08
5 YR. TOTAL	1,535,576,667	51	901,274	447	4,142,493	2,032,894	10,420,222	17,496,883	1.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	0.328	95%	0.811	1.14			
Pure Premium Indicated by National Relativity		14%	0.420	2%	0.893	1.31			
Pure Premium Present on Rate Level		15%	0.371	3%	0.803	1.17			
Pure Premium Derived by Formula			0.347		0.812	1.16			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	11,361,985	1	19,074	4	26,579	6,533	46,028	98,214	0.87
6/10 through 5/11	2,911,433	0	0	2	19,751	0	32,961	52,712	1.81
6/11 through 5/12	4,401,491	0	0	1	2,005	0	3,168	5,173	0.12
6/12 through 5/13	5,244,056	0	0	3	18,876	0	34,415	53,291	1.02
6/13 through 5/14	5,161,310	0	0	4	17,827	0	23,358	41,185	0.80
5 YR. TOTAL	29,080,275	1	19,074	14	85,038	6,533	139,930	250,575	0.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.358	21%	0.504	0.86			
Pure Premium Indicated by National Relativity		42%	0.524	39%	1.267	1.79			
Pure Premium Present on Rate Level		42%	0.451	40%	0.976	1.43			
Pure Premium Derived by Formula			0.467		0.990	1.46			

CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	4,344,294	0	0	0	0	0	15,621	15,621	0.36
6/10 through 5/11	4,481,746	0	0	0	0	0	12,049	12,049	0.27
6/11 through 5/12	5,526,778	0	0	5	26,648	0	29,312	55,960	1.01
6/12 through 5/13	6,602,171	0	0	4	29,984	0	29,576	59,560	0.90
6/13 through 5/14	6,093,746	0	0	4	89,178	0	134,230	223,408	3.67
5 YR. TOTAL	27,048,735	0	0	13	145,810	0	220,788	366,598	1.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.539	20%	0.816	1.36			
Pure Premium Indicated by National Relativity		42%	0.347	40%	0.867	1.21			
Pure Premium Present on Rate Level		43%	0.454	40%	0.904	1.36			
Pure Premium Derived by Formula			0.422		0.872	1.29			

CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	12,038,069	0	0	0	0	0	1,879	1,879	0.02
6/10 through 5/11	12,652,175	0	0	0	0	0	6,204	6,204	0.05
6/11 through 5/12	14,097,252	1	38,549	4	38,075	54,443	65,537	196,604	1.40
6/12 through 5/13	15,049,180	1	36,992	3	44,107	30,011	62,704	173,814	1.16
6/13 through 5/14	14,650,496	1	135,758	3	62,863	570,075	96,661	865,357	5.91
5 YR. TOTAL	68,487,172	3	211,299	10	145,045	654,529	232,985	1,243,858	1.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.520	23%	1.296	1.82			
Pure Premium Indicated by National Relativity		40%	0.349	38%	0.698	1.05			
Pure Premium Present on Rate Level		41%	0.308	39%	0.528	0.84			
Pure Premium Derived by Formula			0.365		0.769	1.13			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3223		LAMP OR PORTABLE LANTERN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	44,127	0	0	0	0	0	0	0	0.00
6/10 through 5/11	30,440	0	0	0	0	0	0	0	0.00
6/11 through 5/12	92,740	0	0	0	0	0	0	0	0.00
6/12 through 5/13	103,806	0	0	0	0	0	0	0	0.00
6/13 through 5/14	105,972	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	377,085	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	0.670	27%	2.199	2.87			
Pure Premium Present on Rate Level		72%	0.795	67%	2.682	3.48			
Pure Premium Derived by Formula			0.740		2.391	3.13			

CLASS 3224		ENAMEL WARE MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	7,137,731	0	0	5	109,609	0	158,013	267,622	3.75
6/10 through 5/11	6,617,617	0	0	3	45,798	0	81,765	127,563	1.93
6/11 through 5/12	4,182,845	0	0	1	13,910	0	37,825	51,735	1.24
6/12 through 5/13	4,927,735	1	86,912	2	38,291	32,451	10,658	168,312	3.42
6/13 through 5/14	3,826,360	1	23,573	0	0	13,064	12,534	49,171	1.29
5 YR. TOTAL	26,692,288	2	110,485	11	207,608	45,515	300,795	664,403	2.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.192	23%	1.297	2.49			
Pure Premium Indicated by National Relativity		20%	0.529	21%	1.153	1.68			
Pure Premium Present on Rate Level		59%	0.986	56%	1.347	2.33			
Pure Premium Derived by Formula			0.938		1.295	2.23			

CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	24,902,307	2	25,324	12	132,203	21,784	313,256	492,567	1.98
6/10 through 5/11	23,067,564	1	106,955	3	12,493	99,680	50,787	269,915	1.17
6/11 through 5/12	91,458,471	2	72,429	20	246,363	40,456	440,216	799,464	0.88
6/12 through 5/13	24,335,461	2	148,741	4	6,491	291,447	56,849	503,528	2.07
6/13 through 5/14	31,869,096	1	33,419	6	24,179	129,127	81,094	267,819	0.84
5 YR. TOTAL	195,632,899	8	386,868	45	421,729	582,494	942,202	2,333,293	1.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.413	45%	0.779	1.19			
Pure Premium Indicated by National Relativity		30%	0.555	27%	1.324	1.88			
Pure Premium Present on Rate Level		31%	0.674	28%	0.937	1.61			
Pure Premium Derived by Formula			0.537		0.970	1.51			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	170,926	0	0	2	11,102	0	18,770	29,872	17.48
6/10 through 5/11	203,912	0	0	0	0	0	1,384	1,384	0.68
6/11 through 5/12	141,730	0	0	0	0	0	0	0	0.00
6/12 through 5/13	157,145	0	0	0	0	0	0	0	0.00
6/13 through 5/14	164,441	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	838,154	0	0	2	11,102	0	20,154	31,256	3.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.325	6%		2.405		3.73	
Pure Premium Indicated by National Relativity		24%	0.266	26%		0.919		1.19	
Pure Premium Present on Rate Level		72%	0.516	68%		1.354		1.87	
Pure Premium Derived by Formula			0.488			1.304		1.79	

CLASS 3241		WIRE DRAWING-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	20,653,553	0	0	4	48,849	0	162,360	211,209	1.02
6/10 through 5/11	22,099,667	2	97,855	5	139,860	167,350	125,957	531,022	2.40
6/11 through 5/12	19,092,735	1	28,824	6	47,402	94,343	49,598	220,167	1.15
6/12 through 5/13	21,266,668	1	2,946	6	213,310	7,903	168,650	392,809	1.85
6/13 through 5/14	21,256,726	0	0	4	48,715	0	97,234	145,949	0.69
5 YR. TOTAL	104,369,349	4	129,625	25	498,136	269,596	603,799	1,501,156	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.601	39%		0.837		1.44	
Pure Premium Indicated by National Relativity		35%	0.570	30%		1.491		2.06	
Pure Premium Present on Rate Level		35%	0.623	31%		1.273		1.90	
Pure Premium Derived by Formula			0.598			1.168		1.77	

CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	45,405	0	0	0	0	0	0	0	0.00
6/11 through 5/12	87,090	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,240	0	0	0	0	0	0	0	0.00
6/13 through 5/14	119,943	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	253,678	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%		0.000		0.00	
Pure Premium Indicated by National Relativity		21%	0.489	22%		1.196		1.69	
Pure Premium Present on Rate Level		77%	0.396	75%		0.770		1.17	
Pure Premium Derived by Formula			0.408			0.841		1.25	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	36,230,692	3	30,596	13	63,692	57,924	208,179	360,391	0.99
6/10 through 5/11	40,064,482	1	50,983	11	57,588	26,754	140,693	276,018	0.69
6/11 through 5/12	40,884,404	3	27,700	23	206,177	94,423	628,375	956,675	2.34
6/12 through 5/13	39,686,254	5	116,589	17	72,563	182,197	233,957	605,306	1.53
6/13 through 5/14	43,122,411	0	0	15	122,909	0	322,636	445,545	1.03
5 YR. TOTAL	199,988,243	12	225,868	79	522,929	361,298	1,533,840	2,643,935	1.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		35%	0.374		49%	0.948		1.32	
Pure Premium Indicated by National Relativity		32%	0.510		25%	1.265		1.78	
Pure Premium Present on Rate Level		33%	0.479		26%	1.165		1.64	
Pure Premium Derived by Formula			0.452			1.084		1.54	

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	7,013,606	1	6,877	3	12,987	19,126	31,551	70,541	1.01
6/10 through 5/11	7,767,526	1	43,968	2	4,299	67,403	41,554	157,224	2.02
6/11 through 5/12	6,765,587	2	17,785	3	31,455	24,629	53,539	127,408	1.88
6/12 through 5/13	5,870,652	0	0	0	0	0	4,153	4,153	0.07
6/13 through 5/14	5,512,993	1	213,624	1	8,758	287,314	10,422	520,118	9.44
5 YR. TOTAL	32,930,364	5	282,254	9	57,499	398,472	141,219	879,444	2.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	1.032		23%	1.639		2.67	
Pure Premium Indicated by National Relativity		41%	0.292		38%	0.952		1.24	
Pure Premium Present on Rate Level		42%	0.476		39%	1.046		1.52	
Pure Premium Derived by Formula			0.495			1.147		1.64	

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	4,485,157	0	0	3	17,119	0	81,951	99,070	2.21
6/10 through 5/11	5,021,510	0	0	3	9,155	0	67,796	76,951	1.53
6/11 through 5/12	1,946,125	0	0	0	0	0	2,437	2,437	0.13
6/12 through 5/13	5,413,253	0	0	2	26,083	0	57,413	83,496	1.54
6/13 through 5/14	9,444,411	0	0	8	119,881	0	309,500	429,381	4.55
5 YR. TOTAL	26,310,456	0	0	16	172,238	0	519,097	691,335	2.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	0.655		26%	1.973		2.63	
Pure Premium Indicated by National Relativity		41%	0.630		37%	2.097		2.73	
Pure Premium Present on Rate Level		42%	0.620		37%	1.902		2.52	
Pure Premium Derived by Formula			0.630			1.993		2.62	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	4,678,420	1	15,140	4	6,448	73,265	11,780	106,633	2.28
6/10 through 5/11	3,949,725	2	82,677	4	135,042	442,872	409,794	1,070,385	27.10
6/11 through 5/12	3,910,999	0	0	4	11,177	0	12,575	23,752	0.61
6/12 through 5/13	3,506,711	0	0	1	12,103	0	18,023	30,126	0.86
6/13 through 5/14	2,798,986	0	0	0	0	0	12,734	12,734	0.46
5 YR. TOTAL	18,844,841	3	97,817	13	164,770	516,137	464,906	1,243,630	6.60
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.393	24%	5.206	6.60			
Pure Premium Indicated by National Relativity		40%	0.528	38%	1.583	2.11			
Pure Premium Present on Rate Level		43%	0.843	38%	2.166	3.01			
Pure Premium Derived by Formula			0.811		2.674	3.49			

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	10,019,910	1	12,434	3	17,482	15,186	50,676	95,778	0.96
6/10 through 5/11	10,758,121	0	0	4	8,623	0	60,107	68,730	0.64
6/11 through 5/12	10,363,990	0	0	2	21,015	0	36,700	57,715	0.56
6/12 through 5/13	10,934,704	0	0	2	69,814	0	420,416	490,230	4.48
6/13 through 5/14	10,864,078	2	979,594	3	69,991	523,361	71,324	1,644,270	15.14
5 YR. TOTAL	52,940,803	3	992,028	14	186,925	538,547	639,223	2,356,723	4.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.227	29%	2.225	4.45			
Pure Premium Indicated by National Relativity		39%	0.617	35%	1.602	2.22			
Pure Premium Present on Rate Level		40%	0.543	36%	1.214	1.76			
Pure Premium Derived by Formula			0.926		1.643	2.57			

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	21,059,133	1	5,368	22	204,446	24,101	272,765	506,680	2.41
6/10 through 5/11	15,055,633	1	4,600	8	220,645	15,349	220,049	460,643	3.06
6/11 through 5/12	15,125,602	2	28,013	8	47,354	70,581	142,754	288,702	1.91
6/12 through 5/13	21,434,905	1	30,198	5	28,547	64,870	53,538	177,153	0.83
6/13 through 5/14	24,385,322	2	60,806	12	141,960	103,858	205,036	511,660	2.10
5 YR. TOTAL	97,060,595	7	128,985	55	642,952	278,759	894,142	1,944,838	2.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.795	44%	1.208	2.00			
Pure Premium Indicated by National Relativity		33%	1.036	28%	2.179	3.22			
Pure Premium Present on Rate Level		33%	0.930	28%	1.785	2.72			
Pure Premium Derived by Formula			0.919		1.641	2.56			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	18,705,571	2	35,560	5	21,297	21,333	62,158	140,348	0.75
6/10 through 5/11	18,819,162	1	19,532	3	9,355	77,462	56,286	162,635	0.86
6/11 through 5/12	17,783,942	1	9,915	4	129,845	1,907	136,737	278,404	1.57
6/12 through 5/13	17,903,972	0	0	4	38,406	0	159,255	197,661	1.10
6/13 through 5/14	20,399,845	0	0	0	0	0	11,029	11,029	0.05
5 YR. TOTAL	93,612,492	4	65,007	16	198,903	100,702	425,465	790,077	0.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.282	34%	0.562	0.84			
Pure Premium Indicated by National Relativity		24%	0.564	26%	0.951	1.52			
Pure Premium Present on Rate Level		46%	0.701	40%	0.970	1.67			
Pure Premium Derived by Formula			0.542		0.826	1.37			

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,426,217	0	0	0	0	0	9,605	9,605	0.67
6/10 through 5/11	1,521,546	0	0	0	0	0	3,932	3,932	0.26
6/11 through 5/12	19,047,048	1	8,483	5	29,590	31,068	123,335	192,476	1.01
6/12 through 5/13	1,574,784	0	0	2	17,658	0	36,383	54,041	3.43
6/13 through 5/14	1,677,332	0	0	1	4,080	0	10,859	14,939	0.89
5 YR. TOTAL	25,246,927	1	8,483	8	51,328	31,068	184,114	274,993	1.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.237	21%	0.852	1.09			
Pure Premium Indicated by National Relativity		42%	0.597	39%	1.097	1.69			
Pure Premium Present on Rate Level		42%	0.559	40%	1.111	1.67			
Pure Premium Derived by Formula			0.523		1.051	1.57			

CLASS 3365		WELDING OR CUTTING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	6,200,225	0	0	2	10,654	0	31,029	41,683	0.67
6/10 through 5/11	7,296,521	2	19,151	2	22,366	35,385	44,908	121,810	1.67
6/11 through 5/12	9,812,980	0	0	1	2,570	0	12,039	14,609	0.15
6/12 through 5/13	24,343,370	15	449,583	6	57,820	480,626	84,222	1,072,251	4.40
6/13 through 5/14	24,133,578	4	139,353	4	100,754	179,013	229,513	648,633	2.69
5 YR. TOTAL	71,786,674	21	608,087	15	194,164	695,024	401,711	1,898,986	2.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.118	42%	1.528	2.65			
Pure Premium Indicated by National Relativity		32%	1.272	29%	2.248	3.52			
Pure Premium Present on Rate Level		33%	1.353	29%	2.129	3.48			
Pure Premium Derived by Formula			1.245		1.911	3.16			

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	16,216,287	2	44,972	7	72,636	45,668	81,672	244,948	1.51
6/10 through 5/11	18,634,132	2	6,182	8	66,550	130,764	120,177	323,673	1.74
6/11 through 5/12	21,530,678	2	319,768	6	45,771	287,140	134,177	786,856	3.66
6/12 through 5/13	24,003,040	1	3,114	6	477,723	27,706	327,148	835,691	3.48
6/13 through 5/14	28,801,746	1	37,115	11	48,611	134,643	202,611	422,980	1.47
5 YR. TOTAL	109,185,883	8	411,151	38	711,291	625,921	865,785	2,614,148	2.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		30%	1.028	42%		1.366		2.39	
Pure Premium Indicated by National Relativity		35%	0.613	29%		1.490		2.10	
Pure Premium Present on Rate Level		35%	0.636	29%		1.443		2.08	
Pure Premium Derived by Formula			0.746			1.424		2.17	

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,435,934	0	0	1	47,884	0	124,784	172,668	3.18
6/10 through 5/11	5,819,942	2	130,744	2	39,584	203,236	43,921	417,485	7.17
6/11 through 5/12	6,394,155	0	0	2	5,481	0	19,171	24,652	0.39
6/12 through 5/13	6,706,052	1	25,926	3	14,803	0	58,487	99,216	1.48
6/13 through 5/14	8,129,365	2	43,075	2	47,952	212,737	125,414	429,178	5.28
5 YR. TOTAL	32,485,448	5	199,745	10	155,704	415,973	371,777	1,143,199	3.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	1.094	28%		2.425		3.52	
Pure Premium Indicated by National Relativity		38%	0.888	36%		1.528		2.42	
Pure Premium Present on Rate Level		39%	1.082	36%		1.833		2.92	
Pure Premium Derived by Formula			1.011			1.889		2.90	

CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,967,492	0	0	0	0	0	3,629	3,629	0.06
6/10 through 5/11	6,674,445	0	0	0	0	0	2,993	2,993	0.05
6/11 through 5/12	4,696,289	1	2,471	1	36,009	12,596	57,716	108,792	2.32
6/12 through 5/13	3,249,981	0	0	1	8,839	0	29,839	38,678	1.19
6/13 through 5/14	4,380,573	0	0	1	60,089	0	44,136	104,225	2.38
5 YR. TOTAL	24,968,780	1	2,471	3	104,937	12,596	138,313	258,317	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	0.430	16%		0.604		1.03	
Pure Premium Indicated by National Relativity		44%	0.309	42%		0.814		1.12	
Pure Premium Present on Rate Level		44%	0.292	42%		0.587		0.88	
Pure Premium Derived by Formula			0.316			0.685		1.00	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,331,303	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,229,480	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,090,762	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,343,642	0	0	0	0	0	453	453	0.03
6/13 through 5/14	1,024,999	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,020,186	0	0	0	0	0	453	453	0.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.008	0.01			
Pure Premium Indicated by National Relativity		21%	0.225	22%	0.406	0.63			
Pure Premium Present on Rate Level		73%	0.180	71%	0.290	0.47			
Pure Premium Derived by Formula			0.179		0.296	0.48			

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	200,550,486	16	511,938	81	845,713	1,841,661	2,788,931	5,988,243	2.99
6/10 through 5/11	217,270,217	20	1,948,307	89	1,046,082	3,068,121	2,755,035	8,817,545	4.06
6/11 through 5/12	264,339,105	21	530,327	100	1,280,426	1,164,706	2,913,840	5,889,299	2.23
6/12 through 5/13	298,772,411	13	177,622	114	1,309,394	526,561	3,391,599	5,405,176	1.81
6/13 through 5/14	292,777,579	20	1,068,264	92	1,392,458	1,214,770	2,967,725	6,643,217	2.27
5 YR. TOTAL	1,273,709,798	90	4,236,458	476	5,874,073	7,815,819	14,817,130	32,743,480	2.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	0.794	100%	1.777	2.57			
Pure Premium Indicated by National Relativity		6%	0.661	0%	1.677	2.34			
Pure Premium Present on Rate Level		6%	0.783	0%	1.783	2.57			
Pure Premium Derived by Formula			0.785		1.777	2.56			

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	123,529,631	3	80,093	33	226,942	187,083	567,618	1,061,736	0.86
6/10 through 5/11	144,320,191	11	293,629	55	408,714	795,647	861,987	2,359,977	1.64
6/11 through 5/12	163,719,093	8	406,360	51	517,015	868,898	1,190,495	2,982,768	1.82
6/12 through 5/13	164,759,595	3	156,705	44	1,043,877	517,716	981,073	2,699,371	1.64
6/13 through 5/14	175,781,687	4	287,891	54	782,114	576,162	1,068,875	2,715,042	1.55
5 YR. TOTAL	772,110,197	29	1,224,678	237	2,978,662	2,945,506	4,670,048	11,818,894	1.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	0.544	78%	0.986	1.53			
Pure Premium Indicated by National Relativity		19%	0.617	11%	1.397	2.01			
Pure Premium Present on Rate Level		19%	0.533	11%	0.972	1.51			
Pure Premium Derived by Formula			0.556		1.030	1.59			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS	TEXTILE MACHINERY MFG								
3515									
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	5,866,930	0	0	2	15,583	0	38,087	53,670	0.92
6/10 through 5/11	6,432,344	0	0	0	0	0	11,254	11,254	0.18
6/11 through 5/12	6,760,222	0	0	2	5,731	0	39,414	45,145	0.67
6/12 through 5/13	8,256,965	1	1,646	0	0	57,412	21,681	80,739	0.98
6/13 through 5/14	8,941,069	0	0	2	15,714	0	45,667	61,381	0.69
5 YR. TOTAL	36,257,530	1	1,646	6	37,028	57,412	156,103	252,189	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.107	24%		0.589		0.70	
Pure Premium Indicated by National Relativity		30%	0.553	32%		1.314		1.87	
Pure Premium Present on Rate Level		54%	0.402	44%		1.102		1.50	
Pure Premium Derived by Formula			0.400			1.047		1.45	

CLASS	PRINTING OR BOOKBINDING MACHINE MFG								
3548									
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	891,423	0	0	1	6,342	0	28,036	34,378	3.86
6/10 through 5/11	1,784,296	0	0	0	0	0	2,693	2,693	0.15
6/11 through 5/12	2,460,564	0	0	0	0	0	0	0	0.00
6/12 through 5/13	2,603,538	0	0	3	3,502	0	16,468	19,970	0.77
6/13 through 5/14	1,949,291	0	0	0	0	0	403	403	0.02
5 YR. TOTAL	9,689,112	0	0	4	9,844	0	47,600	57,444	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.102	11%		0.491		0.59	
Pure Premium Indicated by National Relativity		35%	0.206	37%		0.549		0.76	
Pure Premium Present on Rate Level		57%	0.262	52%		0.599		0.86	
Pure Premium Derived by Formula			0.230			0.569		0.80	

CLASS	CONFECTION MACHINE MFG								
3559									
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	4,368,693	1	90,823	7	40,002	133,901	127,875	392,601	8.99
6/10 through 5/11	5,029,990	0	0	4	37,666	0	60,850	98,516	1.96
6/11 through 5/12	5,721,375	1	45,886	7	63,597	37,720	145,005	292,208	5.11
6/12 through 5/13	5,491,925	1	35,097	2	16,012	21,652	41,955	114,716	2.09
6/13 through 5/14	5,523,110	0	0	3	26,931	0	142,600	169,531	3.07
5 YR. TOTAL	26,135,093	3	171,806	23	184,208	193,273	518,285	1,067,572	4.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.362	26%		2.723		4.09	
Pure Premium Indicated by National Relativity		40%	0.367	37%		1.183		1.55	
Pure Premium Present on Rate Level		41%	0.828	37%		1.877		2.71	
Pure Premium Derived by Formula			0.745			1.840		2.59	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	111,026,866	7	143,012	28	122,223	309,790	563,210	1,138,235	1.03
6/10 through 5/11	109,541,124	9	149,342	19	179,465	471,825	395,146	1,195,778	1.09
6/11 through 5/12	135,481,368	2	19,464	35	136,850	71,306	409,821	637,441	0.47
6/12 through 5/13	137,313,382	3	67,901	43	215,473	171,017	563,858	1,018,249	0.74
6/13 through 5/14	143,986,348	4	85,749	44	221,588	209,923	506,520	1,023,780	0.71
5 YR. TOTAL	637,349,088	25	465,468	169	875,599	1,233,861	2,438,555	5,013,483	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		41%	0.210	56%		0.576		0.79	
Pure Premium Indicated by National Relativity		29%	0.204	22%		0.472		0.68	
Pure Premium Present on Rate Level		30%	0.225	22%		0.506		0.73	
Pure Premium Derived by Formula			0.213			0.538		0.75	

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	21,869,825	1	5,925	2	6,071	36,590	99,881	148,467	0.68
6/10 through 5/11	25,156,566	1	5,190	3	38,744	7,698	83,487	135,119	0.54
6/11 through 5/12	26,155,520	0	0	3	16,530	0	59,310	75,840	0.29
6/12 through 5/13	27,710,752	0	0	2	26,075	0	67,825	93,900	0.34
6/13 through 5/14	14,080,988	0	0	2	23,156	0	57,716	80,872	0.57
5 YR. TOTAL	114,973,651	2	11,115	12	110,576	44,288	368,219	534,198	0.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		19%	0.106	26%		0.359		0.47	
Pure Premium Indicated by National Relativity		40%	0.168	37%		0.374		0.54	
Pure Premium Present on Rate Level		41%	0.175	37%		0.399		0.57	
Pure Premium Derived by Formula			0.159			0.379		0.54	

CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	56,897,116	8	164,230	12	69,083	223,310	285,401	742,024	1.30
6/10 through 5/11	56,969,431	0	0	13	223,633	0	524,276	747,909	1.31
6/11 through 5/12	63,759,419	1	18,950	8	201,565	35,625	528,652	784,792	1.23
6/12 through 5/13	80,234,387	1	23,289	8	115,948	163,431	235,816	538,484	0.67
6/13 through 5/14	81,028,191	2	41,878	20	160,973	82,405	395,623	680,879	0.84
5 YR. TOTAL	338,888,544	12	248,347	61	771,202	504,771	1,969,768	3,494,088	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		41%	0.301	52%		0.730		1.03	
Pure Premium Indicated by National Relativity		29%	0.495	24%		1.012		1.51	
Pure Premium Present on Rate Level		30%	0.430	24%		0.806		1.24	
Pure Premium Derived by Formula			0.396			0.816		1.21	

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3620		BOILERMAKING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	74,276,888	8	199,143	11	155,090	601,020	324,491	1,279,744	1.72
6/10 through 5/11	74,967,318	4	131,936	18	411,852	385,802	1,040,388	1,969,978	2.63
6/11 through 5/12	80,227,571	1	95,022	24	463,977	143,952	908,066	1,611,017	2.01
6/12 through 5/13	71,768,902	2	76,120	16	323,242	162,748	656,735	1,218,845	1.70
6/13 through 5/14	45,746,616	1	8,357	14	165,045	16,504	292,098	482,004	1.05
5 YR. TOTAL	346,987,295	16	510,578	83	1,519,206	1,310,026	3,221,778	6,561,588	1.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	0.585	68%		1.306		1.89	
Pure Premium Indicated by National Relativity		25%	0.798	16%		1.917		2.72	
Pure Premium Present on Rate Level		26%	0.669	16%		1.541		2.21	
Pure Premium Derived by Formula			0.660			1.441		2.10	

CLASS 3629		MACHINED PARTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	111,683,703	2	73,323	29	226,563	291,565	659,366	1,250,817	1.12
6/10 through 5/11	121,658,464	2	23,164	28	297,496	12,440	776,508	1,109,608	0.91
6/11 through 5/12	141,473,724	3	261,020	24	163,258	720,211	546,215	1,690,704	1.20
6/12 through 5/13	149,196,741	6	100,446	21	211,085	288,594	428,453	1,028,578	0.69
6/13 through 5/14	162,024,295	4	76,755	40	438,837	82,847	629,592	1,228,031	0.76
5 YR. TOTAL	686,036,927	17	534,708	142	1,337,239	1,395,657	3,040,134	6,307,738	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.273	68%		0.647		0.92	
Pure Premium Indicated by National Relativity		26%	0.347	16%		0.789		1.14	
Pure Premium Present on Rate Level		26%	0.315	16%		0.773		1.09	
Pure Premium Derived by Formula			0.303			0.690		0.99	

CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	193,920,513	12	463,397	90	1,409,244	983,104	2,954,148	5,809,893	3.00
6/10 through 5/11	236,443,550	18	622,885	89	1,060,634	960,240	1,930,981	4,574,740	1.94
6/11 through 5/12	261,774,017	19	563,364	108	1,374,019	1,516,313	2,682,729	6,136,425	2.34
6/12 through 5/13	287,999,920	24	565,580	116	1,268,642	2,014,745	2,976,544	6,825,511	2.37
6/13 through 5/14	297,562,890	19	661,745	111	1,573,427	1,490,628	3,076,789	6,802,589	2.29
5 YR. TOTAL	1,277,700,890	92	2,876,971	514	6,685,966	6,965,030	13,621,191	30,149,158	2.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		85%	0.748	100%		1.611		2.36	
Pure Premium Indicated by National Relativity		7%	0.578	0%		1.345		1.92	
Pure Premium Present on Rate Level		8%	0.697	0%		1.616		2.31	
Pure Premium Derived by Formula			0.732			1.611		2.34	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	36,574,506	1	9,619	18	349,640	52,783	263,745	675,787	1.85
6/10 through 5/11	37,947,314	4	312,496	18	575,722	436,915	623,754	1,948,887	5.14
6/11 through 5/12	36,649,240	6	293,268	19	339,217	410,672	405,077	1,448,234	3.95
6/12 through 5/13	41,693,834	5	173,819	11	210,729	283,228	340,314	1,008,090	2.42
6/13 through 5/14	24,869,171	0	0	3	62,070	0	82,796	144,866	0.58
5 YR. TOTAL	177,734,065	16	789,202	69	1,537,378	1,183,598	1,715,686	5,225,864	2.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.309	48%	1.631	2.94			
Pure Premium Indicated by National Relativity		29%	0.319	26%	0.740	1.06			
Pure Premium Present on Rate Level		29%	0.850	26%	1.274	2.12			
Pure Premium Derived by Formula		0.889		1.307		2.20			

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	9,072,912	1	10,972	6	15,571	25,252	52,164	103,959	1.15
6/10 through 5/11	11,655,527	1	2,168	7	41,804	10,013	79,567	133,552	1.15
6/11 through 5/12	13,952,867	2	31,024	6	203,305	19,048	358,019	611,396	4.38
6/12 through 5/13	15,691,607	0	0	8	39,966	0	145,445	185,411	1.18
6/13 through 5/14	45,698,315	0	0	8	32,091	0	178,630	210,721	0.46
5 YR. TOTAL	96,071,228	4	44,164	35	332,737	54,313	813,825	1,245,039	1.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.392	37%	0.904	1.30			
Pure Premium Indicated by National Relativity		36%	0.588	31%	1.204	1.79			
Pure Premium Present on Rate Level		37%	0.521	32%	1.236	1.76			
Pure Premium Derived by Formula		0.510		1.103		1.61			

CLASS 3638		BALL OR ROLLER BEARING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	37,759,874	1	21,592	14	68,109	124,443	266,880	481,024	1.27
6/10 through 5/11	42,928,796	3	32,549	16	178,987	170,056	406,567	788,159	1.84
6/11 through 5/12	44,955,359	6	160,851	22	170,874	395,977	385,340	1,113,042	2.48
6/12 through 5/13	51,803,212	1	85,317	11	87,881	90,796	209,894	473,888	0.91
6/13 through 5/14	59,533,437	3	130,429	8	91,403	176,761	300,447	699,040	1.18
5 YR. TOTAL	236,980,678	14	430,738	71	597,254	958,033	1,569,128	3,555,153	1.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.434	50%	1.066	1.50			
Pure Premium Indicated by National Relativity		33%	0.247	25%	0.603	0.85			
Pure Premium Present on Rate Level		33%	0.385	25%	1.050	1.44			
Pure Premium Derived by Formula		0.356		0.946		1.30			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3639		EXPLOSIVES OR AMMUNITION MFG: PROJECTILE OR SHELL MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,441,788	1	26,327	0	0	110,898	4,484	141,709	2.60
6/10 through 5/11	4,600,187	0	0	1	21,383	0	48,952	70,335	1.53
6/11 through 5/12	4,359,777	0	0	3	65,860	0	125,595	191,455	4.39
6/12 through 5/13	5,565,576	0	0	0	0	0	8,474	8,474	0.15
6/13 through 5/14	6,132,261	2	30,160	1	3,564	104,708	31,366	169,798	2.77
5 YR. TOTAL	26,099,589	3	56,487	5	90,807	215,606	218,871	581,771	2.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		14%	0.564	18%		1.665		2.23	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		86%	0.414	82%		0.752		1.17	
Pure Premium Derived by Formula			0.435			0.916		1.35	

CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	18,888,785	0	0	3	10,368	0	18,068	28,436	0.15
6/10 through 5/11	17,209,003	0	0	1	21,748	0	17,518	39,266	0.23
6/11 through 5/12	17,897,171	0	0	1	8,134	0	9,357	17,491	0.10
6/12 through 5/13	16,602,342	0	0	1	224	0	2,070	2,294	0.01
6/13 through 5/14	15,821,274	0	0	1	26,047	0	19,815	45,862	0.29
5 YR. TOTAL	86,418,575	0	0	7	66,521	0	66,828	133,349	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	0.077	24%		0.077		0.15	
Pure Premium Indicated by National Relativity		37%	0.315	38%		0.692		1.01	
Pure Premium Present on Rate Level		45%	0.225	38%		0.454		0.68	
Pure Premium Derived by Formula			0.232			0.454		0.69	

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	116,386,761	3	61,420	28	214,335	53,321	697,429	1,026,505	0.88
6/10 through 5/11	168,593,581	15	578,702	47	600,243	757,407	945,625	2,881,977	1.71
6/11 through 5/12	143,207,160	3	92,371	44	468,149	191,449	989,583	1,741,552	1.22
6/12 through 5/13	145,760,713	6	244,793	43	560,848	299,426	1,405,451	2,510,518	1.72
6/13 through 5/14	149,679,424	2	46,161	34	555,026	246,964	1,139,329	1,987,480	1.33
5 YR. TOTAL	723,627,639	29	1,023,447	196	2,398,601	1,548,567	5,177,417	10,148,032	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		59%	0.473	76%		0.929		1.40	
Pure Premium Indicated by National Relativity		20%	0.439	12%		0.919		1.36	
Pure Premium Present on Rate Level		21%	0.507	12%		0.955		1.46	
Pure Premium Derived by Formula			0.473			0.931		1.40	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	15,528,122	1	39,118	3	57,508	64,496	71,680	232,802	1.50
6/10 through 5/11	22,447,448	3	76,697	13	129,123	191,944	456,113	853,877	3.80
6/11 through 5/12	25,513,690	2	78,066	6	197,329	54,603	182,322	512,320	2.01
6/12 through 5/13	23,124,863	4	330,352	11	227,333	226,916	371,311	1,155,912	5.00
6/13 through 5/14	10,528,761	0	0	4	11,096	0	103,288	114,384	1.09
5 YR. TOTAL	97,142,884	10	524,233	37	622,389	537,959	1,184,714	2,869,295	2.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.180	38%	1.773	2.95			
Pure Premium Indicated by National Relativity		35%	0.429	31%	0.944	1.37			
Pure Premium Present on Rate Level		35%	0.668	31%	1.290	1.96			
Pure Premium Derived by Formula		0.738		1.366		2.10			

CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	100,582,092	1	87,306	10	48,775	37,550	181,265	354,896	0.35
6/10 through 5/11	100,615,083	2	24,415	13	67,062	97,293	267,656	456,426	0.45
6/11 through 5/12	142,454,579	5	305,472	25	176,825	332,295	500,930	1,315,522	0.92
6/12 through 5/13	153,411,984	4	88,992	16	202,768	151,273	572,990	1,016,023	0.66
6/13 through 5/14	171,149,960	3	74,722	20	219,983	173,539	654,355	1,122,599	0.66
5 YR. TOTAL	668,213,698	15	580,907	84	715,413	791,950	2,177,196	4,265,466	0.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.194	57%	0.444	0.64			
Pure Premium Indicated by National Relativity		29%	0.328	21%	0.793	1.12			
Pure Premium Present on Rate Level		30%	0.221	22%	0.510	0.73			
Pure Premium Derived by Formula		0.241		0.532		0.77			

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	93,310,377	3	42,223	19	205,398	63,646	340,782	652,049	0.70
6/10 through 5/11	93,906,390	1	3,184	10	96,189	10,829	221,538	331,740	0.35
6/11 through 5/12	99,830,661	6	59,848	22	251,380	127,249	395,493	833,970	0.84
6/12 through 5/13	87,971,765	0	0	6	17,122	0	104,632	121,754	0.14
6/13 through 5/14	112,933,380	0	0	18	108,778	0	305,281	414,059	0.37
5 YR. TOTAL	487,952,573	10	105,255	75	678,867	201,724	1,367,726	2,353,572	0.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.161	46%	0.322	0.48			
Pure Premium Indicated by National Relativity		33%	0.162	27%	0.389	0.55			
Pure Premium Present on Rate Level		33%	0.188	27%	0.404	0.59			
Pure Premium Derived by Formula		0.170		0.362		0.53			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	99,641,276	1	1,239	12	138,350	4,763	203,961	348,313	0.35
6/10 through 5/11	97,219,843	6	103,283	17	214,441	192,083	458,613	968,420	1.00
6/11 through 5/12	110,545,068	0	0	18	316,729	0	402,654	719,383	0.65
6/12 through 5/13	108,242,455	2	33,652	13	147,903	241,371	565,092	988,018	0.91
6/13 through 5/14	126,133,502	2	55,418	8	41,708	128,861	269,361	495,348	0.39
5 YR. TOTAL	541,782,144	11	193,592	68	859,131	567,078	1,899,681	3,519,482	0.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		38%	0.194	51%		0.455		0.65	
Pure Premium Indicated by National Relativity		31%	0.198	24%		0.475		0.67	
Pure Premium Present on Rate Level		31%	0.219	25%		0.468		0.69	
Pure Premium Derived by Formula		0.203			0.463			0.67	

CLASS 3719	OIL STILL ERECTION OR REPAIR								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	20,493,365	0	0	2	80,004	0	64,990	144,994	0.71
6/10 through 5/11	33,015,260	0	0	2	92,766	0	132,529	225,295	0.68
6/11 through 5/12	67,468,886	1	160,860	7	198,316	132,619	241,121	732,916	1.09
6/12 through 5/13	40,662,377	0	0	2	10,116	0	9,013	19,129	0.05
6/13 through 5/14	44,813,496	0	0	0	0	0	7,613	7,613	0.02
5 YR. TOTAL	206,453,384	1	160,860	13	381,202	132,619	455,266	1,129,947	0.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.263		38%	0.285		0.55	
Pure Premium Indicated by National Relativity		33%	0.410		31%	0.620		1.03	
Pure Premium Present on Rate Level		34%	0.404		31%	0.587		0.99	
Pure Premium Derived by Formula		0.359			0.482			0.84	

CLASS 3724	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	205,161,445	16	885,773	66	1,154,459	1,686,354	2,496,738	6,223,324	3.03
6/10 through 5/11	222,379,107	13	827,650	60	1,629,560	2,279,101	1,616,133	6,352,444	2.86
6/11 through 5/12	247,913,099	18	832,967	104	2,265,256	1,655,713	3,345,707	8,099,643	3.27
6/12 through 5/13	242,629,101	14	805,166	75	1,407,010	1,387,605	2,484,958	6,084,739	2.51
6/13 through 5/14	256,851,029	5	430,645	71	1,924,054	931,387	3,031,442	6,317,528	2.46
5 YR. TOTAL	1,174,933,781	66	3,782,201	376	8,380,339	7,940,160	12,974,978	33,077,678	2.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		98%	1.035		100%	1.780		2.82	
Pure Premium Indicated by National Relativity		1%	0.789		0%	1.620		2.41	
Pure Premium Present on Rate Level		1%	1.080		0%	1.808		2.89	
Pure Premium Derived by Formula		1.033			1.780			2.81	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	50,231,285	6	301,568	21	776,365	538,347	688,929	2,305,209	4.59
6/10 through 5/11	36,793,075	4	340,892	10	225,114	282,689	181,017	1,029,712	2.80
6/11 through 5/12	40,887,771	3	210,113	7	443,096	202,395	472,336	1,327,940	3.25
6/12 through 5/13	12,485,681	0	0	5	230,765	0	197,709	428,474	3.43
6/13 through 5/14	27,453,566	1	26,591	3	85,339	35,740	80,273	227,943	0.83
5 YR. TOTAL	167,851,378	14	879,164	46	1,760,679	1,059,171	1,620,264	5,319,278	3.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	1.573	54%		1.596		3.17	
Pure Premium Indicated by National Relativity		25%	1.001	23%		1.666		2.67	
Pure Premium Present on Rate Level		26%	1.358	23%		1.772		3.13	
Pure Premium Derived by Formula			1.374			1.653		3.03	

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	141,539	0	0	0	0	0	0	0	0.00
6/10 through 5/11	283,672	0	0	0	0	0	0	0	0.00
6/11 through 5/12	348,458	0	0	1	1,650	0	1,628	3,278	0.94
6/12 through 5/13	22,840	0	0	0	0	0	0	0	0.00
6/13 through 5/14	438,543	0	0	0	0	0	833	833	0.19
5 YR. TOTAL	1,235,052	0	0	1	1,650	0	2,461	4,111	0.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	0.134	6%		0.199		0.33	
Pure Premium Indicated by National Relativity		29%	0.259	30%		0.524		0.78	
Pure Premium Present on Rate Level		66%	0.523	64%		0.957		1.48	
Pure Premium Derived by Formula			0.427			0.782		1.21	

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	21,352,828	1	7,100	2	18,272	154,375	56,089	235,836	1.11
6/10 through 5/11	28,170,176	3	20,688	10	77,323	83,003	253,514	434,528	1.54
6/11 through 5/12	35,918,350	2	58,491	7	39,649	42,880	144,678	285,698	0.80
6/12 through 5/13	33,354,237	1	30,876	7	177,010	10,736	483,947	702,569	2.11
6/13 through 5/14	22,647,016	0	0	8	31,999	0	110,959	142,958	0.63
5 YR. TOTAL	141,442,607	7	117,155	34	344,253	290,994	1,049,187	1,801,589	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	0.326	42%		0.948		1.27	
Pure Premium Indicated by National Relativity		35%	0.462	29%		1.194		1.66	
Pure Premium Present on Rate Level		36%	0.448	29%		1.117		1.57	
Pure Premium Derived by Formula			0.418			1.068		1.49	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	324,220,410	19	289,908	55	765,755	400,065	1,225,061	2,680,789	0.83
6/10 through 5/11	406,613,996	10	572,376	76	1,328,807	746,821	1,573,070	4,221,074	1.04
6/11 through 5/12	609,873,410	23	670,639	134	1,625,434	1,031,141	3,624,801	6,952,015	1.14
6/12 through 5/13	688,444,479	23	684,547	138	2,208,821	1,227,535	3,396,513	7,517,416	1.09
6/13 through 5/14	750,747,186	20	646,589	166	2,780,197	1,718,780	4,709,664	9,855,230	1.31
5 YR. TOTAL	2,779,899,481	95	2,864,059	569	8,709,014	5,124,342	14,529,109	31,226,524	1.12
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		98%	0.416	100%	0.707			1.12	
Pure Premium Indicated by National Relativity		1%	0.787	0%	1.405			2.19	
Pure Premium Present on Rate Level		1%	0.458	0%	0.743			1.20	
Pure Premium Derived by Formula		0.420		0.707				1.13	

CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	10,496,911	1	18,470	8	42,659	36,129	114,909	212,167	2.02
6/10 through 5/11	11,896,300	0	0	8	34,771	0	110,295	145,066	1.22
6/11 through 5/12	12,528,664	1	59,447	9	132,628	131,365	223,871	547,311	4.37
6/12 through 5/13	11,772,734	2	110,308	13	255,259	432,518	379,111	1,177,196	10.00
6/13 through 5/14	11,457,919	2	16,214	8	65,147	60,664	143,561	285,586	2.49
5 YR. TOTAL	58,152,528	6	204,439	46	530,464	660,676	971,747	2,367,326	4.07
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.264	41%	2.807			4.07	
Pure Premium Indicated by National Relativity		35%	1.239	29%	3.249			4.49	
Pure Premium Present on Rate Level		35%	1.110	30%	2.570			3.68	
Pure Premium Derived by Formula		1.201		2.864				4.07	

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	3,553,737	0	0	2	12,046	0	26,384	38,430	1.08
6/10 through 5/11	6,918,290	0	0	1	6,878	0	9,387	16,265	0.24
6/11 through 5/12	7,897,351	0	0	5	15,349	0	70,919	86,268	1.09
6/12 through 5/13	8,799,192	3	29,441	5	35,580	183,431	107,042	355,494	4.04
6/13 through 5/14	8,445,507	0	0	0	0	0	10,459	10,459	0.12
5 YR. TOTAL	35,614,077	3	29,441	13	69,853	183,431	224,191	506,916	1.42
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.279	33%	1.145			1.42	
Pure Premium Indicated by National Relativity		39%	0.600	33%	1.850			2.45	
Pure Premium Present on Rate Level		40%	0.784	34%	2.390			3.17	
Pure Premium Derived by Formula		0.606		1.801				2.41	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

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EFFECTIVE 3/1/2017

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	36,888,429	1	109,885	18	148,321	398,816	444,273	1,101,295	2.99
6/10 through 5/11	46,569,002	9	686,482	25	377,257	1,005,782	609,453	2,678,974	5.75
6/11 through 5/12	50,408,777	3	105,184	24	322,335	147,643	742,477	1,317,639	2.61
6/12 through 5/13	52,162,909	3	89,705	18	251,097	307,768	669,608	1,318,178	2.53
6/13 through 5/14	61,409,560	4	108,841	22	175,654	156,172	410,223	850,890	1.39
5 YR. TOTAL	247,438,677	20	1,100,097	107	1,274,664	2,016,181	2,876,034	7,266,976	2.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		52%	0.960		65%	1.977		2.94	
Pure Premium Indicated by National Relativity		24%	0.803		17%	2.165		2.97	
Pure Premium Present on Rate Level		24%	1.044		18%	1.923		2.97	
Pure Premium Derived by Formula			0.942			1.999		2.94	

CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	5,446,305	0	0	1	1,611	0	4,169	5,780	0.11
6/10 through 5/11	4,816,729	0	0	0	0	0	438	438	0.01
6/11 through 5/12	4,732,543	0	0	0	0	0	320	320	0.01
6/12 through 5/13	3,623,727	0	0	0	0	0	341	341	0.01
6/13 through 5/14	4,198,652	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	22,817,956	0	0	1	1,611	0	5,268	6,879	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	0.007		13%	0.023		0.03	
Pure Premium Indicated by National Relativity		45%	0.169		43%	0.311		0.48	
Pure Premium Present on Rate Level		45%	0.192		44%	0.339		0.53	
Pure Premium Derived by Formula			0.163			0.286		0.45	

CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	37,419,396	5	108,243	15	91,397	233,197	353,423	786,260	2.10
6/10 through 5/11	45,416,117	0	0	9	41,333	0	170,161	211,494	0.47
6/11 through 5/12	42,747,329	3	26,152	16	232,100	116,304	539,941	914,497	2.14
6/12 through 5/13	50,097,747	3	129,912	22	191,581	1,009,617	579,032	1,910,142	3.81
6/13 through 5/14	47,768,718	1	18,530	26	249,308	16,038	437,506	721,382	1.51
5 YR. TOTAL	223,449,307	12	282,837	88	805,719	1,375,156	2,080,063	4,543,775	2.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	0.487		55%	1.546		2.03	
Pure Premium Indicated by National Relativity		32%	0.374		22%	0.872		1.25	
Pure Premium Present on Rate Level		32%	0.482		23%	1.397		1.88	
Pure Premium Derived by Formula			0.449			1.363		1.81	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 3830		AIRPLANE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	114,346,657	7	310,955	26	335,997	260,520	674,362	1,581,834	1.38
6/10 through 5/11	108,746,872	6	256,296	28	460,506	299,869	674,044	1,690,715	1.56
6/11 through 5/12	158,391,440	2	218,341	25	322,329	688,827	549,052	1,778,549	1.12
6/12 through 5/13	114,888,451	3	265,582	12	165,303	282,274	276,897	990,056	0.86
6/13 through 5/14	113,915,598	0	0	18	447,529	0	434,752	882,281	0.78
5 YR. TOTAL	610,289,018	18	1,051,174	109	1,731,664	1,531,490	2,609,107	6,923,435	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.456	64%	0.678			1.13	
Pure Premium Indicated by National Relativity		23%	0.235	18%	0.496			0.73	
Pure Premium Present on Rate Level		24%	0.462	18%	0.730			1.19	
Pure Premium Derived by Formula		0.407				0.655		1.06	

CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,230,581	1	36,196	0	0	76,173	6,926	119,295	9.69
6/10 through 5/11	1,336,079	1	4,938	0	0	69,474	1,684	76,096	5.70
6/11 through 5/12	1,309,458	0	0	1	15,334	0	18,199	33,533	2.56
6/12 through 5/13	1,574,564	0	0	0	0	0	556	556	0.04
6/13 through 5/14	2,198,236	1	32,618	2	15,309	23,495	62,823	134,245	6.11
5 YR. TOTAL	7,648,918	3	73,752	3	30,643	169,142	90,188	363,725	4.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.365	17%	3.390			4.76	
Pure Premium Indicated by National Relativity		43%	0.687	41%	1.255			1.94	
Pure Premium Present on Rate Level		44%	1.161	42%	2.024			3.19	
Pure Premium Derived by Formula		0.984				1.941		2.93	

CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	5,361,979	0	0	0	0	0	2,188	2,188	0.04
6/10 through 5/11	6,060,762	0	0	1	1,723	0	25,179	26,902	0.44
6/11 through 5/12	3,100,911	0	0	0	0	0	796	796	0.03
6/12 through 5/13	1,816,924	0	0	0	0	0	4,764	4,764	0.26
6/13 through 5/14	1,858,101	0	0	0	0	0	689	689	0.04
5 YR. TOTAL	18,198,677	0	0	1	1,723	0	33,616	35,339	0.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.009	15%	0.185			0.19	
Pure Premium Indicated by National Relativity		25%	0.185	26%	0.770			0.96	
Pure Premium Present on Rate Level		65%	0.211	59%	0.650			0.86	
Pure Premium Derived by Formula		0.184				0.611		0.80	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 3/1/2017

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,807,107	0	0	1	5,159	0	11,517	16,676	0.92
6/10 through 5/11	2,860,939	1	16,465	0	0	43,276	2,043	61,784	2.16
6/11 through 5/12	2,099,043	0	0	0	0	0	2,870	2,870	0.14
6/12 through 5/13	3,449,888	0	0	1	16,983	0	22,084	39,067	1.13
6/13 through 5/14	4,479,032	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,696,009	1	16,465	2	22,142	43,276	38,514	120,397	0.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.263	20%	0.557	0.82			
Pure Premium Indicated by National Relativity		42%	0.823	40%	1.843	2.67			
Pure Premium Present on Rate Level		43%	0.866	40%	1.648	2.51			
Pure Premium Derived by Formula			0.757		1.508	2.27			

CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	16,937,544	0	0	4	22,823	0	44,929	67,752	0.40
6/10 through 5/11	12,390,512	1	93,431	7	58,994	0	149,931	302,356	2.44
6/11 through 5/12	11,361,083	0	0	5	187,461	0	173,141	360,602	3.17
6/12 through 5/13	12,201,325	0	0	3	38,532	0	37,418	75,950	0.62
6/13 through 5/14	13,675,735	2	90,940	2	38,501	140,858	49,565	319,864	2.34
5 YR. TOTAL	66,566,199	3	184,371	21	346,311	140,858	454,984	1,126,524	1.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.797	38%	0.895	1.69			
Pure Premium Indicated by National Relativity		35%	1.101	31%	2.293	3.39			
Pure Premium Present on Rate Level		36%	0.943	31%	1.845	2.79			
Pure Premium Derived by Formula			0.956		1.623	2.58			

CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	6,631,288	3	28,227	2	13,536	79,351	20,728	141,842	2.14
6/10 through 5/11	5,142,202	0	0	7	56,352	0	149,685	206,037	4.01
6/11 through 5/12	4,606,911	2	85,341	10	123,835	70,319	302,099	581,594	12.62
6/12 through 5/13	5,567,627	1	48,144	8	93,631	153,916	255,678	551,369	9.90
6/13 through 5/14	7,323,733	1	7,060	4	29,735	20,627	41,453	98,875	1.35
5 YR. TOTAL	29,271,761	7	168,772	31	317,089	324,213	769,643	1,579,717	5.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.660	35%	3.737	5.40			
Pure Premium Indicated by National Relativity		37%	0.728	32%	2.226	2.95			
Pure Premium Present on Rate Level		37%	1.550	33%	3.503	5.05			
Pure Premium Derived by Formula			1.274		3.176	4.45			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	292,556	0	0	0	0	0	0	0	0.00
6/10 through 5/11	412,057	0	0	0	0	0	1,064	1,064	0.26
6/11 through 5/12	868,874	0	0	1	180	0	1,384	1,564	0.18
6/12 through 5/13	908,540	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,116,439	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,598,466	0	0	1	180	0	2,448	2,628	0.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.005	19%	0.068	0.07			
Pure Premium Indicated by National Relativity		39%	0.583	40%	1.304	1.89			
Pure Premium Present on Rate Level		55%	0.373	41%	6.122	6.50			
Pure Premium Derived by Formula			0.433		3.045	3.48			

CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	40,232,389	3	130,123	21	189,750	302,886	468,123	1,090,882	2.71
6/10 through 5/11	42,213,590	8	228,809	23	183,216	463,232	327,815	1,203,072	2.85
6/11 through 5/12	40,184,695	7	228,348	16	131,099	625,027	342,949	1,327,423	3.30
6/12 through 5/13	41,740,997	9	486,843	22	274,433	1,023,424	448,836	2,233,536	5.35
6/13 through 5/14	44,972,145	3	321,078	20	291,913	264,507	744,324	1,621,822	3.61
5 YR. TOTAL	209,343,816	30	1,395,201	102	1,070,411	2,679,076	2,332,047	7,476,735	3.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.178	69%	2.394	3.57			
Pure Premium Indicated by National Relativity		24%	1.335	15%	3.120	4.46			
Pure Premium Present on Rate Level		24%	1.280	16%	2.582	3.86			
Pure Premium Derived by Formula			1.240		2.533	3.77			

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	7,800,848	1	19,371	3	38,742	9,425	53,066	120,604	1.55
6/10 through 5/11	7,248,083	2	25,713	1	3,266	90,303	22,846	142,128	1.96
6/11 through 5/12	3,458,241	0	0	3	15,780	0	15,300	31,080	0.90
6/12 through 5/13	5,442,454	0	0	3	9,977	0	26,214	36,191	0.67
6/13 through 5/14	8,171,686	0	0	4	33,692	0	50,202	83,894	1.03
5 YR. TOTAL	32,121,312	3	45,084	14	101,457	99,728	167,628	413,897	1.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.456	23%	0.832	1.29			
Pure Premium Indicated by National Relativity		41%	0.483	38%	1.078	1.56			
Pure Premium Present on Rate Level		42%	0.529	39%	1.141	1.67			
Pure Premium Derived by Formula			0.498		1.046	1.54			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	996,833	0	0	0	0	0	3,212	3,212	0.32
6/10 through 5/11	1,081,818	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,648,273	0	0	1	18,219	0	12,827	31,046	1.88
6/12 through 5/13	1,961,042	0	0	0	0	0	6,402	6,402	0.33
6/13 through 5/14	2,258,339	0	0	0	0	0	1,480	1,480	0.07
5 YR. TOTAL	7,946,305	0	0	1	18,219	0	23,921	42,140	0.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.229	13%	0.301	0.53			
Pure Premium Indicated by National Relativity		29%	1.037	30%	1.532	2.57			
Pure Premium Present on Rate Level		60%	0.619	57%	1.017	1.64			
Pure Premium Derived by Formula		0.697		1.078		1.78			

CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	247,431	0	0	0	0	0	579	579	0.23
6/10 through 5/11	239,600	0	0	0	0	0	3,655	3,655	1.53
6/11 through 5/12	202,400	0	0	1	2,682	0	10,609	13,291	6.57
6/12 through 5/13	328,530	0	0	0	0	0	0	0	0.00
6/13 through 5/14	194,983	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,212,944	0	0	1	2,682	0	14,843	17,525	1.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.221	6%	1.224	1.45			
Pure Premium Indicated by National Relativity		20%	0.202	21%	0.689	0.89			
Pure Premium Present on Rate Level		76%	0.406	73%	1.098	1.50			
Pure Premium Derived by Formula		0.358		1.020		1.38			

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	568,963	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,496,542	0	0	0	0	0	21,268	21,268	1.42
6/11 through 5/12	1,504,563	0	0	0	0	0	2,301	2,301	0.15
6/12 through 5/13	1,559,472	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,539,670	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,669,210	0	0	0	0	0	23,569	23,569	0.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	12%	0.353	0.35			
Pure Premium Indicated by National Relativity		14%	0.131	15%	0.508	0.64			
Pure Premium Present on Rate Level		77%	0.545	73%	1.021	1.57			
Pure Premium Derived by Formula		0.438		0.864		1.30			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	35,252,436	4	144,858	15	53,992	167,347	231,421	597,618	1.70
6/10 through 5/11	38,689,943	0	0	19	244,084	0	483,448	727,532	1.88
6/11 through 5/12	40,846,731	2	17,283	22	329,083	91,542	638,638	1,076,546	2.64
6/12 through 5/13	43,710,554	5	61,854	23	161,859	77,522	432,331	733,566	1.68
6/13 through 5/14	49,713,635	1	17,191	18	252,971	79,319	537,494	886,975	1.78
5 YR. TOTAL	208,213,299	12	241,186	97	1,041,989	415,730	2,323,332	4,022,237	1.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.616	48%	1.316	1.93			
Pure Premium Indicated by National Relativity		32%	0.428	26%	1.070	1.50			
Pure Premium Present on Rate Level		33%	0.487	26%	1.079	1.57			
Pure Premium Derived by Formula			0.513		1.190	1.70			

CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	46,377,400	1	91,894	14	303,996	105,856	393,158	894,904	1.93
6/10 through 5/11	52,336,089	1	18,290	25	261,425	19,543	1,179,899	1,479,157	2.83
6/11 through 5/12	51,700,949	1	1,234	12	89,617	10,575	396,689	498,115	0.96
6/12 through 5/13	60,775,004	2	134,935	17	240,731	390,226	736,939	1,502,831	2.47
6/13 through 5/14	54,512,108	1	56,842	26	297,858	37,422	701,687	1,093,809	2.01
5 YR. TOTAL	265,701,550	6	303,195	94	1,193,627	563,622	3,408,372	5,468,816	2.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.563	57%	1.495	2.06			
Pure Premium Indicated by National Relativity		30%	0.407	21%	1.250	1.66			
Pure Premium Present on Rate Level		30%	0.510	22%	1.273	1.78			
Pure Premium Derived by Formula			0.500		1.395	1.90			

CLASS 4109		INTEGRATED CIRCUIT MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	63,544	0	0	0	0	0	0	0	0.00
6/12 through 5/13	175,582	0	0	0	0	0	0	0	0.00
6/13 through 5/14	233,611	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	472,737	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	0.070	29%	0.175	0.25			
Pure Premium Present on Rate Level		70%	0.219	68%	0.468	0.69			
Pure Premium Derived by Formula			0.173		0.369	0.54			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	2,938,425	0	0	0	0	0	747	747	0.03
6/11 through 5/12	1,016,952	0	0	0	0	0	1,565	1,565	0.15
6/12 through 5/13	5,078,672	0	0	1	1,009	0	15,865	16,874	0.33
6/13 through 5/14	319,353	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,353,402	0	0	1	1,009	0	18,177	19,186	0.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.011	11%	0.194	0.21			
Pure Premium Indicated by National Relativity		29%	0.106	30%	0.268	0.37			
Pure Premium Present on Rate Level		63%	0.288	59%	0.591	0.88			
Pure Premium Derived by Formula		0.213		0.450		0.66			

CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	793,840	0	0	0	0	0	0	0	0.00
6/10 through 5/11	532,444	0	0	0	0	0	1,711	1,711	0.32
6/11 through 5/12	2,026,750	0	0	0	0	0	396	396	0.02
6/12 through 5/13	2,692,610	0	0	0	0	0	0	0	0.00
6/13 through 5/14	2,342,309	1	28,137	0	0	41,444	0	69,581	2.97
5 YR. TOTAL	8,387,953	1	28,137	0	0	41,444	2,107	71,688	0.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.335	11%	0.519	0.85			
Pure Premium Indicated by National Relativity		36%	0.244	38%	0.635	0.88			
Pure Premium Present on Rate Level		55%	0.353	51%	0.674	1.03			
Pure Premium Derived by Formula		0.312		0.642		0.95			

CLASS 4112		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	5,617,181	0	0	0	0	0	0	0	0.00
6/10 through 5/11	2,706,924	0	0	1	53,604	0	34,274	87,878	3.25
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,324,105	0	0	1	53,604	0	34,274	87,878	1.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.644	10%	0.412	1.06			
Pure Premium Indicated by National Relativity		28%	0.134	29%	0.335	0.47			
Pure Premium Present on Rate Level		64%	0.288	61%	0.591	0.88			
Pure Premium Derived by Formula		0.273		0.499		0.77			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4113		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,032,791	0	0	1	525	0	8,729	9,254	0.90
6/10 through 5/11	726,255	0	0	1	67	0	3,838	3,905	0.54
6/11 through 5/12	898,666	0	0	1	540	0	3,353	3,893	0.43
6/12 through 5/13	766,637	0	0	0	0	0	8,184	8,184	1.07
6/13 through 5/14	238,709	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,663,058	0	0	3	1,132	0	24,104	25,236	0.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.031	7%	0.658	0.69			
Pure Premium Indicated by National Relativity		16%	0.302	16%	0.686	0.99			
Pure Premium Present on Rate Level		78%	0.353	77%	0.578	0.93			
Pure Premium Derived by Formula		0.326		0.601		0.93			

CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	305,712	0	0	0	0	0	0	0	0.00
6/10 through 5/11	408,305	0	0	0	0	0	0	0	0.00
6/11 through 5/12	475,599	0	0	0	0	0	0	0	0.00
6/12 through 5/13	584,759	0	0	0	0	0	18,612	18,612	3.18
6/13 through 5/14	1,253,424	0	0	2	596	0	10,665	11,261	0.90
5 YR. TOTAL	3,027,799	0	0	2	596	0	29,277	29,873	0.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.020	9%	0.967	0.99			
Pure Premium Indicated by National Relativity		46%	0.528	45%	1.202	1.73			
Pure Premium Present on Rate Level		47%	0.529	46%	1.089	1.62			
Pure Premium Derived by Formula		0.493		1.129		1.62			

CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	33,332,727	1	1,281	9	52,192	12,243	192,840	258,556	0.78
6/10 through 5/11	38,125,317	4	271,714	15	252,439	627,660	447,456	1,599,269	4.20
6/11 through 5/12	39,602,706	2	118,605	19	293,380	366,900	402,063	1,180,948	2.98
6/12 through 5/13	31,757,135	0	0	12	117,280	0	270,092	387,372	1.22
6/13 through 5/14	32,481,985	1	124,831	12	124,381	101,854	232,147	583,213	1.80
5 YR. TOTAL	175,299,870	8	516,431	67	839,672	1,108,657	1,544,598	4,009,358	2.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.774	56%	1.514	2.29			
Pure Premium Indicated by National Relativity		30%	0.784	22%	1.911	2.70			
Pure Premium Present on Rate Level		30%	0.765	22%	1.818	2.58			
Pure Premium Derived by Formula		0.774		1.668		2.44			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,895,632	1	84	5	13,281	1,414	25,511	40,290	1.03
6/10 through 5/11	5,731,524	0	0	2	1,337	0	5,122	6,459	0.11
6/11 through 5/12	6,284,436	0	0	2	6,773	0	70,439	77,212	1.23
6/12 through 5/13	4,772,925	0	0	5	32,549	0	23,844	56,393	1.18
6/13 through 5/14	5,040,204	1	92,985	3	36,419	266,484	55,959	451,847	8.96
5 YR. TOTAL	25,724,721	2	93,069	17	90,359	267,898	180,875	632,201	2.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.713	23%	1.745	2.46			
Pure Premium Indicated by National Relativity		29%	0.821	30%	2.496	3.32			
Pure Premium Present on Rate Level		54%	0.617	47%	1.418	2.04			
Pure Premium Derived by Formula			0.692		1.817	2.51			

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	237,730	0	0	0	0	0	568	568	0.24
6/10 through 5/11	168,691	0	0	1	5,456	0	33,387	38,843	23.03
6/11 through 5/12	176,762	0	0	0	0	0	191	191	0.11
6/12 through 5/13	409,878	0	0	0	0	0	2,223	2,223	0.54
6/13 through 5/14	245,500	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,238,561	0	0	1	5,456	0	36,369	41,825	3.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.441	7%	2.936	3.38			
Pure Premium Indicated by National Relativity		22%	0.300	23%	0.909	1.21			
Pure Premium Present on Rate Level		74%	0.380	70%	1.263	1.64			
Pure Premium Derived by Formula			0.365		1.299	1.66			

CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,167,945	0	0	0	0	0	0	0	0.00
6/11 through 5/12	29,561,723	4	102,146	9	111,244	49,110	346,624	609,124	2.06
6/12 through 5/13	33,791,114	4	237,317	8	99,982	191,771	191,075	720,145	2.13
6/13 through 5/14	27,436,314	0	0	7	30,719	0	132,323	163,042	0.59
5 YR. TOTAL	91,957,096	8	339,463	24	241,945	240,881	670,022	1,492,311	1.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.632	29%	0.991	1.62			
Pure Premium Indicated by National Relativity		39%	0.117	35%	0.261	0.38			
Pure Premium Present on Rate Level		40%	0.285	36%	0.698	0.98			
Pure Premium Derived by Formula			0.292		0.630	0.92			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4150		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	28,634,340	2	14,830	10	116,601	141,918	323,982	597,331	2.09
6/10 through 5/11	26,894,832	2	121,454	14	157,971	51,883	326,681	657,989	2.45
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	55,529,172	4	136,284	24	274,572	193,801	650,663	1,255,320	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	0.740	24%		1.521		2.26	
Pure Premium Indicated by National Relativity		40%	0.161	38%		0.328		0.49	
Pure Premium Present on Rate Level		43%	0.285	38%		0.698		0.98	
Pure Premium Derived by Formula			0.313			0.755		1.07	

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,160,202	0	0	1	1,547	0	4,874	6,421	0.55
6/10 through 5/11	983,375	0	0	1	4,554	0	5,249	9,803	1.00
6/11 through 5/12	1,053,802	1	108,932	1	93	190,126	5,155	304,306	28.88
6/12 through 5/13	3,414,619	0	0	2	25,625	0	21,430	47,055	1.38
6/13 through 5/14	3,077,888	0	0	3	84,630	0	116,790	201,420	6.54
5 YR. TOTAL	9,689,886	1	108,932	8	116,449	190,126	153,498	569,005	5.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	2.326	16%		3.546		5.87	
Pure Premium Indicated by National Relativity		27%	0.373	28%		0.875		1.25	
Pure Premium Present on Rate Level		61%	0.723	56%		1.487		2.21	
Pure Premium Derived by Formula			0.821			1.645		2.47	

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	29,486,165	0	0	6	332,068	0	401,364	733,432	2.49
6/10 through 5/11	29,044,267	0	0	5	44,542	0	53,579	98,121	0.34
6/11 through 5/12	29,388,910	0	0	4	99,168	0	105,963	205,131	0.70
6/12 through 5/13	34,351,098	0	0	2	19,224	0	29,152	48,376	0.14
6/13 through 5/14	37,079,988	1	7,030	5	154,204	10,683	140,635	312,552	0.84
5 YR. TOTAL	159,350,428	1	7,030	22	649,206	10,683	730,693	1,397,612	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	0.412	33%		0.465		0.88	
Pure Premium Indicated by National Relativity		35%	0.314	33%		0.735		1.05	
Pure Premium Present on Rate Level		36%	0.376	34%		0.556		0.93	
Pure Premium Derived by Formula			0.365			0.585		0.95	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4239	PAPER MFG								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	140,264,920	11	839,433	19	287,285	1,048,223	307,959	2,482,900	1.77
6/10 through 5/11	138,484,227	5	216,665	24	892,797	985,178	995,039	3,089,679	2.23
6/11 through 5/12	133,518,340	2	346,671	20	521,913	227,505	737,651	1,833,740	1.37
6/12 through 5/13	144,934,894	2	34,618	20	370,601	47,852	540,251	993,322	0.69
6/13 through 5/14	180,182,531	3	462,038	25	1,184,830	1,692,804	834,301	4,173,973	2.32
5 YR. TOTAL	737,384,912	23	1,899,425	108	3,257,426	4,001,562	3,415,201	12,573,614	1.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		63%	0.699		77%	1.006		1.71	
Pure Premium Indicated by National Relativity		18%	0.510		11%	0.877		1.39	
Pure Premium Present on Rate Level		19%	0.572		12%	0.977		1.55	
Pure Premium Derived by Formula			0.641			0.988		1.63	

CLASS 4240	BOX MFG-SET-UP PAPER								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	733,845	0	0	0	0	0	674	674	0.09
6/10 through 5/11	980,284	0	0	0	0	0	552	552	0.06
6/11 through 5/12	763,026	0	0	1	12,019	0	44,772	56,791	7.44
6/12 through 5/13	670,668	0	0	0	0	0	396	396	0.06
6/13 through 5/14	871,270	0	0	1	6,117	0	11,706	17,823	2.05
5 YR. TOTAL	4,019,093	0	0	2	18,136	0	58,100	76,236	1.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		7%	0.451		10%	1.446		1.90	
Pure Premium Indicated by National Relativity		38%	0.432		40%	1.161		1.59	
Pure Premium Present on Rate Level		55%	0.407		50%	1.062		1.47	
Pure Premium Derived by Formula			0.420			1.140		1.56	

CLASS 4243	BOX MFG-FOLDING PAPER-NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	65,313,774	3	17,570	22	330,491	62,330	684,514	1,094,905	1.68
6/10 through 5/11	63,866,955	0	0	19	275,932	0	521,130	797,062	1.25
6/11 through 5/12	69,061,370	3	79,091	15	151,890	80,064	330,321	641,366	0.93
6/12 through 5/13	70,153,726	3	53,591	14	243,691	131,852	382,148	811,282	1.16
6/13 through 5/14	72,165,513	0	0	19	197,224	0	519,395	716,619	0.99
5 YR. TOTAL	340,561,338	9	150,252	89	1,199,228	274,246	2,437,508	4,061,234	1.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		40%	0.396		54%	0.796		1.19	
Pure Premium Indicated by National Relativity		30%	0.474		23%	1.022		1.50	
Pure Premium Present on Rate Level		30%	0.399		23%	0.863		1.26	
Pure Premium Derived by Formula			0.420			0.863		1.28	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	74,267,742	4	154,369	7	71,692	227,650	162,779	616,490	0.83
6/10 through 5/11	63,112,167	4	184,438	14	94,322	371,039	417,112	1,066,911	1.69
6/11 through 5/12	77,982,649	1	20,707	17	140,810	9,066	473,843	644,426	0.83
6/12 through 5/13	78,255,306	1	5,242	14	352,753	23,967	685,048	1,067,010	1.36
6/13 through 5/14	88,430,946	0	0	15	314,254	0	577,480	891,734	1.01
5 YR. TOTAL	382,048,810	10	364,756	67	973,831	631,722	2,316,262	4,286,571	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		43%	0.350	58%		0.772		1.12	
Pure Premium Indicated by National Relativity		28%	0.533	21%		1.125		1.66	
Pure Premium Present on Rate Level		29%	0.426	21%		0.940		1.37	
Pure Premium Derived by Formula			0.423			0.881		1.30	

CLASS 4250		PAPER COATING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	29,867,527	0	0	4	5,028	0	80,770	85,798	0.29
6/10 through 5/11	30,908,370	3	131,603	7	19,044	156,299	92,895	399,841	1.29
6/11 through 5/12	32,929,526	0	0	7	204,183	0	493,868	698,051	2.12
6/12 through 5/13	37,279,747	1	83,447	9	90,709	60,699	249,946	484,801	1.30
6/13 through 5/14	42,833,486	2	55,276	11	227,285	90,285	495,571	868,417	2.03
5 YR. TOTAL	173,818,656	6	270,326	38	546,249	307,283	1,413,050	2,536,908	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		30%	0.470	37%		0.990		1.46	
Pure Premium Indicated by National Relativity		35%	0.368	31%		0.812		1.18	
Pure Premium Present on Rate Level		35%	0.373	32%		0.662		1.04	
Pure Premium Derived by Formula			0.400			0.830		1.23	

CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	11,339,645	0	0	2	17,133	0	89,735	106,868	0.94
6/10 through 5/11	13,566,194	0	0	4	127,257	0	132,403	259,660	1.91
6/11 through 5/12	15,433,872	0	0	7	44,730	0	69,467	114,197	0.74
6/12 through 5/13	8,637,822	2	14,473	7	40,223	56,324	18,129	129,149	1.50
6/13 through 5/14	5,331,597	0	0	2	15,187	0	10,077	25,264	0.47
5 YR. TOTAL	54,309,130	2	14,473	22	244,530	56,324	319,811	635,138	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	0.477	27%		0.693		1.17	
Pure Premium Indicated by National Relativity		39%	0.602	36%		1.310		1.91	
Pure Premium Present on Rate Level		39%	0.554	37%		0.986		1.54	
Pure Premium Derived by Formula			0.556			1.024		1.58	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	7,835,945	0	0	1	3,456	0	24,702	28,158	0.36
6/10 through 5/11	6,422,715	0	0	3	12,978	0	27,353	40,331	0.63
6/11 through 5/12	5,559,372	0	0	3	4,228	0	84,017	88,245	1.59
6/12 through 5/13	5,236,411	1	61,609	2	1,456	163,444	14,859	241,368	4.61
6/13 through 5/14	6,218,364	0	0	4	10,274	0	60,622	70,896	1.14
5 YR. TOTAL	31,272,807	1	61,609	13	32,392	163,444	211,553	468,998	1.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.301	22%	1.199	1.50			
Pure Premium Indicated by National Relativity		42%	0.372	39%	0.934	1.31			
Pure Premium Present on Rate Level		43%	0.409	39%	1.043	1.45			
Pure Premium Derived by Formula			0.377		1.035	1.41			

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	26,457,311	2	28,610	10	66,093	129,202	146,591	370,496	1.40
6/10 through 5/11	26,903,728	1	15,831	13	192,755	23,868	557,119	789,573	2.94
6/11 through 5/12	25,632,571	0	0	11	147,426	0	284,186	431,612	1.68
6/12 through 5/13	27,403,663	2	255,731	16	221,598	158,939	356,352	992,620	3.62
6/13 through 5/14	29,335,011	3	240,710	6	44,457	293,848	88,316	667,331	2.28
5 YR. TOTAL	135,732,284	8	540,882	56	672,329	605,857	1,432,564	3,251,632	2.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.894	49%	1.502	2.40			
Pure Premium Indicated by National Relativity		31%	0.442	25%	0.986	1.43			
Pure Premium Present on Rate Level		32%	0.855	26%	1.703	2.56			
Pure Premium Derived by Formula			0.741		1.425	2.17			

CLASS 4279		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	78,908,133	5	125,388	32	325,978	355,168	699,000	1,505,534	1.91
6/10 through 5/11	73,726,467	5	221,080	19	566,222	146,328	536,980	1,470,610	2.00
6/11 through 5/12	63,157,743	1	27,520	22	253,543	95,699	853,542	1,230,304	1.95
6/12 through 5/13	60,697,517	2	154,768	8	226,518	88,606	205,949	675,841	1.11
6/13 through 5/14	60,905,114	1	14,480	18	433,058	16,221	1,002,814	1,466,573	2.41
5 YR. TOTAL	337,394,974	14	543,236	99	1,805,319	702,022	3,298,285	6,348,862	1.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.696	54%	1.186	1.88			
Pure Premium Indicated by National Relativity		28%	0.453	23%	1.024	1.48			
Pure Premium Present on Rate Level		28%	0.520	23%	0.864	1.38			
Pure Premium Derived by Formula			0.579		1.075	1.65			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4282		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	2,940	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,940	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.231	14%	0.506	0.74			
Pure Premium Present on Rate Level		86%	0.466	86%	0.674	1.14			
Pure Premium Derived by Formula			0.433		0.650	1.08			

CLASS 4283		BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,624,956	2	35,305	4	29,350	56,802	58,465	179,922	3.89
6/10 through 5/11	4,767,355	1	3,246	2	884	32,888	28,682	65,700	1.38
6/11 through 5/12	4,818,508	0	0	1	12,656	0	30,977	43,633	0.91
6/12 through 5/13	4,565,268	0	0	1	1,435	0	7,297	8,732	0.19
6/13 through 5/14	3,670,694	1	22,547	0	0	34,992	0	57,539	1.57
5 YR. TOTAL	22,446,781	4	61,098	8	44,325	124,682	125,421	355,526	1.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.470	20%	1.114	1.58			
Pure Premium Indicated by National Relativity		34%	0.298	36%	0.839	1.14			
Pure Premium Present on Rate Level		51%	0.535	44%	1.144	1.68			
Pure Premium Derived by Formula			0.445		1.028	1.47			

CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	304,706,417	11	295,398	94	1,184,686	594,333	2,264,660	4,339,077	1.42
6/10 through 5/11	259,758,645	17	480,092	68	1,061,612	636,777	1,438,170	3,616,651	1.39
6/11 through 5/12	275,786,208	7	341,331	76	962,773	555,778	1,778,516	3,638,398	1.32
6/12 through 5/13	269,500,253	5	129,999	57	578,950	460,870	1,270,761	2,440,580	0.91
6/13 through 5/14	266,757,578	4	376,204	72	826,325	636,137	1,471,788	3,310,454	1.24
5 YR. TOTAL	1,376,509,101	44	1,623,024	367	4,614,346	2,883,895	8,223,895	17,345,160	1.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.453	93%	0.807	1.26			
Pure Premium Indicated by National Relativity		13%	0.408	3%	0.935	1.34			
Pure Premium Present on Rate Level		13%	0.467	4%	0.838	1.31			
Pure Premium Derived by Formula			0.449		0.812	1.26			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	16,451,425	4	224,947	10	134,348	250,336	190,182	799,813	4.86
6/10 through 5/11	16,630,313	2	133,208	10	59,929	293,621	172,386	659,144	3.96
6/11 through 5/12	14,971,792	2	182,359	18	105,331	350,643	260,624	898,957	6.01
6/12 through 5/13	16,788,617	1	2,279	7	32,334	7,827	173,162	215,602	1.28
6/13 through 5/14	21,439,302	0	0	8	109,571	0	596,270	705,841	3.29
5 YR. TOTAL	86,281,449	9	542,793	53	441,513	902,427	1,392,624	3,279,357	3.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	1.141	45%		2.660		3.80	
Pure Premium Indicated by National Relativity		34%	0.829	27%		2.149		2.98	
Pure Premium Present on Rate Level		34%	0.879	28%		2.208		3.09	
Pure Premium Derived by Formula			0.946			2.395		3.34	

CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	17,037,908	0	0	10	70,826	0	177,341	248,167	1.46
6/10 through 5/11	6,823,075	1	15,683	2	13,189	44,717	30,795	104,384	1.53
6/11 through 5/12	6,045,163	0	0	1	7,801	0	25,925	33,726	0.56
6/12 through 5/13	5,683,036	0	0	2	13,119	0	14,444	27,563	0.49
6/13 through 5/14	5,662,575	0	0	4	27,359	0	54,617	81,976	1.45
5 YR. TOTAL	41,251,757	1	15,683	19	132,294	44,717	303,122	495,816	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		16%	0.359	22%		0.843		1.20	
Pure Premium Indicated by National Relativity		42%	0.341	39%		0.908		1.25	
Pure Premium Present on Rate Level		42%	0.363	39%		0.760		1.12	
Pure Premium Derived by Formula			0.353			0.836		1.19	

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,990,222	0	0	1	917	0	4,673	5,590	0.28
6/10 through 5/11	1,892,576	0	0	0	0	0	1,062	1,062	0.06
6/11 through 5/12	2,283,823	0	0	1	15,849	0	29,850	45,699	2.00
6/12 through 5/13	1,527,314	0	0	1	1,020	0	12,712	13,732	0.90
6/13 through 5/14	2,106,053	0	0	1	992	0	4,168	5,160	0.25
5 YR. TOTAL	9,799,988	0	0	4	18,778	0	52,465	71,243	0.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		7%	0.192	10%		0.535		0.73	
Pure Premium Indicated by National Relativity		22%	0.138	23%		0.415		0.55	
Pure Premium Present on Rate Level		71%	0.170	67%		0.404		0.57	
Pure Premium Derived by Formula			0.165			0.420		0.59	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# **TENNESSEE**

EFFECTIVE 3/1/2017

CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,059,032	0	0	0	0	0	0	0	0.00
6/10 through 5/11	2,620,931	0	0	2	1,026	0	12,102	13,128	0.50
6/11 through 5/12	2,032,803	0	0	0	0	0	4,653	4,653	0.23
6/12 through 5/13	1,906,985	0	0	1	28,739	0	34,483	63,222	3.32
6/13 through 5/14	1,708,762	0	0	0	0	0	2,469	2,469	0.14
5 YR. TOTAL	9,328,513	0	0	3	29,765	0	53,707	83,472	0.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		8%	0.319		12%	0.576		0.90	
Pure Premium Indicated by National Relativity		31%	0.264		33%	0.871		1.14	
Pure Premium Present on Rate Level		61%	0.285		55%	0.750		1.04	
Pure Premium Derived by Formula			0.281			0.769		1.05	

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	17,843,637	0	0	9	19,630	0	38,818	58,448	0.33
6/10 through 5/11	17,273,702	0	0	1	7,252	0	14,399	21,651	0.13
6/11 through 5/12	28,723,627	1	61,112	7	58,709	237,315	95,429	452,565	1.58
6/12 through 5/13	15,091,493	0	0	2	41,149	0	89,326	130,475	0.87
6/13 through 5/14	6,484,650	0	0	0	0	0	5,423	5,423	0.08
5 YR. TOTAL	85,417,109	1	61,112	19	126,740	237,315	243,395	668,562	0.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	0.220		23%	0.563		0.78	
Pure Premium Indicated by National Relativity		23%	0.273		24%	0.349		0.62	
Pure Premium Present on Rate Level		59%	0.227		53%	0.408		0.64	
Pure Premium Derived by Formula			0.236			0.429		0.67	

CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	74,995,563	0	0	8	44,819	0	186,545	231,364	0.31
6/10 through 5/11	64,007,464	2	48,699	10	55,730	709,768	177,943	992,140	1.55
6/11 through 5/12	50,661,986	2	216,670	9	20,297	298,571	155,962	691,500	1.37
6/12 through 5/13	47,062,096	2	4,980	4	79,174	18,489	176,979	279,622	0.59
6/13 through 5/14	50,971,268	0	0	9	51,608	0	182,652	234,260	0.46
5 YR. TOTAL	287,698,377	6	270,349	40	251,628	1,026,828	880,081	2,428,886	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	0.181		43%	0.663		0.84	
Pure Premium Indicated by National Relativity		36%	0.212		28%	0.497		0.71	
Pure Premium Present on Rate Level		36%	0.190		29%	0.571		0.76	
Pure Premium Derived by Formula			0.195			0.590		0.79	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	158,689,020	8	263,803	60	427,108	621,771	1,265,577	2,578,259	1.62
6/10 through 5/11	163,682,637	14	286,431	72	1,008,531	636,423	1,672,691	3,604,076	2.20
6/11 through 5/12	206,396,691	18	370,947	90	989,435	1,322,118	2,293,884	4,976,384	2.41
6/12 through 5/13	214,710,683	7	116,091	84	1,043,876	333,251	1,681,034	3,174,252	1.48
6/13 through 5/14	269,468,371	8	256,290	81	883,756	297,729	1,766,548	3,204,323	1.19
5 YR. TOTAL	1,012,947,402	55	1,293,562	387	4,352,706	3,211,292	8,679,734	17,537,294	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		76%	0.557		97%	1.174		1.73	
Pure Premium Indicated by National Relativity		12%	0.631		1%	1.415		2.05	
Pure Premium Present on Rate Level		12%	0.663		2%	1.277		1.94	
Pure Premium Derived by Formula			0.579			1.178		1.76	

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	228,758,689	15	776,333	152	3,688,714	1,156,765	3,097,557	8,719,369	3.81
6/10 through 5/11	135,312,964	5	435,037	42	648,473	602,512	1,197,241	2,883,263	2.13
6/11 through 5/12	83,632,690	5	426,624	23	218,141	662,430	545,649	1,852,844	2.22
6/12 through 5/13	82,889,613	3	65,009	22	734,571	34,461	881,630	1,715,671	2.07
6/13 through 5/14	11,503,370	2	11,127	8	86,308	45,653	239,549	382,637	3.33
5 YR. TOTAL	542,097,326	30	1,714,130	247	5,376,207	2,501,821	5,961,626	15,553,784	2.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		88%	1.308		87%	1.561		2.87	
Pure Premium Indicated by National Relativity		6%	0.996		6%	1.602		2.60	
Pure Premium Present on Rate Level		6%	1.802		7%	1.812		3.61	
Pure Premium Derived by Formula			1.319			1.581		2.90	

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	3,903,533	0	0	0	0	0	1,583	1,583	0.04
6/10 through 5/11	4,618,164	0	0	2	5,203	0	33,013	38,216	0.83
6/11 through 5/12	4,597,773	0	0	0	0	0	14,093	14,093	0.31
6/12 through 5/13	5,892,600	0	0	5	13,442	0	51,995	65,437	1.11
6/13 through 5/14	7,297,176	0	0	6	32,481	0	67,299	99,780	1.37
5 YR. TOTAL	26,309,246	0	0	13	51,126	0	167,983	219,109	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	0.194		18%	0.638		0.83	
Pure Premium Indicated by National Relativity		34%	0.307		36%	0.765		1.07	
Pure Premium Present on Rate Level		54%	0.262		46%	0.686		0.95	
Pure Premium Derived by Formula			0.269			0.706		0.98	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4432 + +		PEN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	22,318,971	0	0	4	26,927	0	98,077	125,004	0.56
6/10 through 5/11	24,246,701	1	65,807	6	40,864	141,974	158,182	406,827	1.68
6/11 through 5/12	24,589,867	1	8,499	7	22,379	26,112	101,841	158,831	0.65
6/12 through 5/13	24,701,204	1	1,684	3	92,335	6,571	552,540	653,130	2.64
6/13 through 5/14	26,267,828	0	0	5	47,437	0	42,530	89,967	0.34
5 YR. TOTAL	122,124,571	3	75,990	25	229,942	174,657	953,170	1,433,759	1.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.251	31%	0.924	1.18			
Pure Premium Indicated by National Relativity		18%	0.100	19%	0.361	0.46			
Pure Premium Present on Rate Level		60%	0.263	50%	0.624	0.89			
Pure Premium Derived by Formula		0.231		0.667		0.90			

CLASS 4439		LACQUER OR VARNISH MANUFACTURING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	303,174	0	0	0	0	0	231	231	0.08
6/10 through 5/11	315,918	0	0	0	0	0	0	0	0.00
6/11 through 5/12	979,295	0	0	1	291	0	2,009	2,300	0.24
6/12 through 5/13	736,473	0	0	0	0	0	466	466	0.06
6/13 through 5/14	858,092	0	0	0	0	0	11,056	11,056	1.29
5 YR. TOTAL	3,192,952	0	0	1	291	0	13,762	14,053	0.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.009	8%	0.431	0.44			
Pure Premium Indicated by National Relativity		16%	0.401	16%	1.078	1.48			
Pure Premium Present on Rate Level		78%	0.322	76%	0.861	1.18			
Pure Premium Derived by Formula		0.316		0.861		1.18			

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	29,682,108	4	131,413	17	64,946	498,972	196,670	892,001	3.01
6/10 through 5/11	29,646,664	1	44,025	13	63,762	41,315	858,132	1,007,234	3.40
6/11 through 5/12	33,527,481	2	94,696	13	68,483	753,655	327,812	1,244,646	3.71
6/12 through 5/13	33,560,991	1	134,291	7	61,021	171,468	201,630	568,410	1.69
6/13 through 5/14	41,378,335	1	54,576	19	207,280	103,350	644,424	1,009,630	2.44
5 YR. TOTAL	167,795,579	9	459,001	69	465,492	1,568,760	2,228,668	4,721,921	2.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.551	60%	2.263	2.81			
Pure Premium Indicated by National Relativity		33%	0.508	20%	1.281	1.79			
Pure Premium Present on Rate Level		33%	0.551	20%	2.299	2.85			
Pure Premium Derived by Formula		0.537		2.074		2.61			

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	127,513,707	8	134,361	35	385,067	214,138	809,584	1,543,150	1.21
6/10 through 5/11	142,189,414	8	278,233	46	637,770	653,906	1,469,209	3,039,118	2.14
6/11 through 5/12	152,629,348	8	268,049	38	434,549	357,489	803,770	1,863,857	1.22
6/12 through 5/13	155,841,614	7	220,409	38	443,835	559,689	1,154,037	2,377,970	1.53
6/13 through 5/14	167,847,810	6	348,908	27	410,415	610,685	1,446,817	2,816,825	1.68
5 YR. TOTAL	746,021,893	37	1,249,960	184	2,311,636	2,395,907	5,683,417	11,640,920	1.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.477	78%	1.083	1.56			
Pure Premium Indicated by National Relativity		20%	0.550	11%	1.258	1.81			
Pure Premium Present on Rate Level		20%	0.503	11%	0.994	1.50			
Pure Premium Derived by Formula		0.497		1.092		1.59			

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	14,495,105	0	0	2	13,735	0	106,219	119,954	0.83
6/10 through 5/11	14,730,963	1	5,474	4	58,269	20,867	74,615	159,225	1.08
6/11 through 5/12	14,901,834	0	0	5	80,416	0	128,678	209,094	1.40
6/12 through 5/13	15,028,699	1	9,094	5	45,159	26,908	74,952	156,113	1.04
6/13 through 5/14	14,513,801	0	0	2	17,613	0	37,794	55,407	0.38
5 YR. TOTAL	73,670,402	2	14,568	18	215,192	47,775	422,258	699,793	0.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.312	30%	0.638	0.95			
Pure Premium Indicated by National Relativity		38%	0.444	35%	0.997	1.44			
Pure Premium Present on Rate Level		39%	0.489	35%	0.938	1.43			
Pure Premium Derived by Formula		0.431		0.869		1.30			

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	310,179,257	23	351,359	130	972,711	1,995,277	2,573,077	5,892,424	1.90
6/10 through 5/11	327,044,323	16	387,344	138	890,825	620,235	2,523,447	4,421,851	1.35
6/11 through 5/12	366,328,252	25	631,875	142	1,114,203	2,581,470	3,463,557	7,791,105	2.13
6/12 through 5/13	392,591,435	20	620,463	189	1,671,113	1,144,453	4,148,152	7,584,181	1.93
6/13 through 5/14	440,638,870	22	500,493	120	1,618,360	1,226,170	3,470,798	6,815,821	1.55
5 YR. TOTAL	1,836,782,137	106	2,491,534	719	6,267,212	7,567,605	16,179,031	32,505,382	1.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	0.477	100%	1.293	1.77			
Pure Premium Indicated by National Relativity		7%	0.491	0%	1.265	1.76			
Pure Premium Present on Rate Level		8%	0.487	0%	1.253	1.74			
Pure Premium Derived by Formula		0.479		1.293		1.77			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	6,725,152	0	0	3	16,679	0	23,323	40,002	0.60
6/10 through 5/11	9,866,301	2	156,476	4	14,428	168,133	24,285	363,322	3.68
6/11 through 5/12	10,076,716	3	90,403	6	23,736	112,370	114,426	340,935	3.38
6/12 through 5/13	11,307,798	0	0	8	132,196	0	246,622	378,818	3.35
6/13 through 5/14	11,760,287	1	66,934	5	31,958	62,094	156,729	317,715	2.70
5 YR. TOTAL	49,736,254	6	313,813	26	218,997	342,597	565,385	1,440,792	2.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	1.071	32%		1.826		2.90	
Pure Premium Indicated by National Relativity		37%	0.547	34%		1.003		1.55	
Pure Premium Present on Rate Level		37%	0.943	34%		1.641		2.58	
Pure Premium Derived by Formula			0.830			1.483		2.31	

CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	125,636,090	0	0	14	89,476	0	314,583	404,059	0.32
6/10 through 5/11	131,272,919	2	73,313	7	64,040	90,210	204,730	432,293	0.33
6/11 through 5/12	189,312,901	3	81,820	8	113,933	78,149	192,620	466,522	0.25
6/12 through 5/13	207,217,754	4	63,965	10	68,032	147,419	213,621	493,037	0.24
6/13 through 5/14	215,255,593	2	54,839	13	326,433	98,128	791,343	1,270,743	0.59
5 YR. TOTAL	868,695,257	11	273,937	52	661,914	413,906	1,716,897	3,066,654	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.108	47%		0.245		0.35	
Pure Premium Indicated by National Relativity		33%	0.110	26%		0.260		0.37	
Pure Premium Present on Rate Level		34%	0.097	27%		0.240		0.34	
Pure Premium Derived by Formula			0.105			0.248		0.35	

CLASS 4557		INK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	13,000,732	1	3,684	4	69,812	481	230,601	304,578	2.34
6/10 through 5/11	11,357,602	1	36,968	1	1,074	69,158	13,047	120,247	1.06
6/11 through 5/12	13,483,304	2	65,887	5	79,940	69,240	146,019	361,086	2.68
6/12 through 5/13	14,752,988	0	0	3	38,959	0	257,109	296,068	2.01
6/13 through 5/14	14,267,809	0	0	3	9,643	0	48,694	58,337	0.41
5 YR. TOTAL	66,862,435	4	106,539	16	199,428	138,879	695,470	1,140,316	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	0.458	28%		1.248		1.71	
Pure Premium Indicated by National Relativity		39%	0.415	36%		0.924		1.34	
Pure Premium Present on Rate Level		39%	0.438	36%		0.858		1.30	
Pure Premium Derived by Formula			0.433			0.991		1.42	

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



# Tennessee

EFFECTIVE 3/1/2017

CLASS 4558	PAINT MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	27,571,244	2	157,379	6	32,205	33,742	63,903	287,229	1.04
6/10 through 5/11	26,231,298	1	5,684	2	33,522	6,883	88,319	134,408	0.51
6/11 through 5/12	26,892,539	0	0	4	143,324	0	282,454	425,778	1.58
6/12 through 5/13	29,407,076	2	132,674	7	135,809	69,427	202,638	540,548	1.84
6/13 through 5/14	29,079,623	0	0	8	312,603	0	212,374	524,977	1.81
5 YR. TOTAL	139,181,780	5	295,737	27	657,463	110,052	849,688	1,912,940	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	0.685	33%		0.690		1.38	
Pure Premium Indicated by National Relativity		37%	0.324	33%		0.681		1.01	
Pure Premium Present on Rate Level		37%	0.332	34%		0.634		0.97	
Pure Premium Derived by Formula			0.421			0.668		1.09	

CLASS 4568	SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	83,993	0	0	0	0	0	0	0	0.00
6/10 through 5/11	113,124	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	197,117	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%		0.000		0.00	
Pure Premium Indicated by National Relativity		38%	0.549	41%		0.941		1.49	
Pure Premium Present on Rate Level		60%	0.493	56%		0.951		1.44	
Pure Premium Derived by Formula			0.504			0.918		1.42	

CLASS 4581	PHOSPHATE WORKS & DRIVERS								
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	154,872	0	0	0	0	0	0	0	0.00
6/12 through 5/13	94,141	0	0	0	0	0	0	0	0.00
6/13 through 5/14	7,715,256	0	0	0	0	0	6,404	6,404	0.08
5 YR. TOTAL	7,964,269	0	0	0	0	0	6,404	6,404	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		7%	0.000	9%		0.080		0.08	
Pure Premium Indicated by National Relativity		32%	0.106	34%		0.393		0.50	
Pure Premium Present on Rate Level		61%	0.195	57%		0.449		0.64	
Pure Premium Derived by Formula			0.153			0.397		0.55	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,083,190	1	218	0	0	48,278	7,395	55,891	2.68
6/10 through 5/11	2,732,601	1	15,050	1	9,952	1,815	22,878	49,695	1.82
6/11 through 5/12	3,231,044	0	0	1	10,225	0	50,422	60,647	1.88
6/12 through 5/13	3,437,243	0	0	0	0	0	1,644	1,644	0.05
6/13 through 5/14	3,513,967	1	5,765	0	0	49,093	4,143	59,001	1.68
5 YR. TOTAL	14,998,045	3	21,033	2	20,177	99,186	86,482	226,878	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	0.275	20%		1.238		1.51	
Pure Premium Indicated by National Relativity		42%	0.885	40%		2.206		3.09	
Pure Premium Present on Rate Level		43%	0.766	40%		1.696		2.46	
Pure Premium Derived by Formula			0.742			1.808		2.55	

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	134,238,591	3	74,367	31	270,996	471,593	583,045	1,400,001	1.04
6/10 through 5/11	114,942,350	9	124,586	44	567,896	371,222	1,067,196	2,130,900	1.85
6/11 through 5/12	116,341,770	8	251,218	25	251,748	625,641	488,594	1,617,201	1.39
6/12 through 5/13	169,931,788	3	182,142	29	179,477	215,582	547,891	1,125,092	0.66
6/13 through 5/14	168,512,279	2	51,915	23	231,941	111,380	783,354	1,178,590	0.70
5 YR. TOTAL	703,966,778	25	684,228	152	1,502,058	1,795,418	3,470,080	7,451,784	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		46%	0.311	67%		0.748		1.06	
Pure Premium Indicated by National Relativity		27%	0.162	16%		0.388		0.55	
Pure Premium Present on Rate Level		27%	0.283	17%		0.717		1.00	
Pure Premium Derived by Formula			0.263			0.685		0.95	

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	40,342,983	3	50,681	8	117,135	57,896	169,543	395,255	0.98
6/10 through 5/11	43,099,038	1	78,234	11	89,326	23,775	295,299	486,634	1.13
6/11 through 5/12	48,458,697	4	48,241	13	116,952	80,607	233,158	478,958	0.99
6/12 through 5/13	44,643,363	3	139,851	10	31,663	161,236	218,812	551,562	1.24
6/13 through 5/14	44,622,265	2	221,773	8	151,344	157,327	430,051	960,495	2.15
5 YR. TOTAL	221,166,346	13	538,780	50	506,420	480,841	1,346,863	2,872,904	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		37%	0.473	47%		0.826		1.30	
Pure Premium Indicated by National Relativity		31%	0.668	26%		1.251		1.92	
Pure Premium Present on Rate Level		32%	0.503	27%		0.941		1.44	
Pure Premium Derived by Formula			0.543			0.968		1.51	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4653		GLUE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,375,555	0	0	1	503	0	7,929	8,432	0.61
6/10 through 5/11	1,103,196	0	0	1	10,897	0	9,192	20,089	1.82
6/11 through 5/12	1,134,975	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,292,707	0	0	0	0	0	0	0	0.00
6/13 through 5/14	2,426,673	0	0	1	3,532	0	7,472	11,004	0.45
5 YR. TOTAL	7,333,106	0	0	3	14,932	0	24,593	39,525	0.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.204	11%	0.335	0.54			
Pure Premium Indicated by National Relativity		29%	0.233	31%	0.539	0.77			
Pure Premium Present on Rate Level		63%	0.371	58%	0.821	1.19			
Pure Premium Derived by Formula			0.318		0.680	1.00			

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,146,099	1	7,339	4	34,756	27,637	258,751	328,483	6.38
6/10 through 5/11	5,246,046	0	0	5	40,232	0	95,525	135,757	2.59
6/11 through 5/12	4,889,149	0	0	2	41,088	0	132,600	173,688	3.55
6/12 through 5/13	5,729,119	1	106,039	1	35,491	167,426	54,077	363,033	6.34
6/13 through 5/14	5,666,444	0	0	2	3,378	0	36,114	39,492	0.70
5 YR. TOTAL	26,676,857	2	113,378	14	154,945	195,063	577,067	1,040,453	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.006	31%	2.894	3.90			
Pure Premium Indicated by National Relativity		38%	1.353	34%	2.633	3.99			
Pure Premium Present on Rate Level		39%	1.321	35%	2.845	4.17			
Pure Premium Derived by Formula			1.261		2.788	4.05			

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,093	0	0	0	0	0	0	0	0.00
6/10 through 5/11	16,869	0	0	0	0	0	0	0	0.00
6/11 through 5/12	26,200	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,812,631	0	0	0	0	0	1,990	1,990	0.11
6/13 through 5/14	3,462,506	0	0	0	0	0	6,452	6,452	0.19
5 YR. TOTAL	5,321,299	0	0	0	0	0	8,442	8,442	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.000	19%	0.159	0.16			
Pure Premium Indicated by National Relativity		20%	1.810	21%	3.600	5.41			
Pure Premium Present on Rate Level		68%	1.226	60%	3.869	5.10			
Pure Premium Derived by Formula			1.196		3.108	4.30			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	16,220,621	1	81,132	10	70,440	220,563	113,893	486,028	3.00
6/10 through 5/11	16,965,346	2	290,604	13	174,338	278,031	185,359	928,332	5.47
6/11 through 5/12	16,861,420	5	41,301	4	48,471	110,161	84,949	284,882	1.69
6/12 through 5/13	17,229,682	0	0	7	70,756	0	134,938	205,694	1.19
6/13 through 5/14	15,642,397	1	50,792	1	4,312	89,633	38,041	182,778	1.17
5 YR. TOTAL	82,919,466	9	463,829	35	368,317	698,388	557,180	2,087,714	2.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.004	39%	1.514	2.52			
Pure Premium Indicated by National Relativity		34%	1.396	30%	2.071	3.47			
Pure Premium Present on Rate Level		35%	0.848	31%	1.606	2.45			
Pure Premium Derived by Formula		1.083		1.710		2.79			

CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	8,140,574	1	49,261	2	66,119	367,957	79,363	562,700	6.91
6/10 through 5/11	8,304,925	0	0	1	2,583	0	11,550	14,133	0.17
6/11 through 5/12	8,115,360	0	0	0	0	0	344	344	0.00
6/12 through 5/13	9,824,793	0	0	2	66,430	0	27,648	94,078	0.96
6/13 through 5/14	10,931,178	1	6,004	0	0	23,622	3,357	32,983	0.30
5 YR. TOTAL	45,316,830	2	55,265	5	135,132	391,579	122,262	704,238	1.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.420	26%	1.134	1.55			
Pure Premium Indicated by National Relativity		33%	0.409	35%	1.011	1.42			
Pure Premium Present on Rate Level		48%	0.447	39%	1.101	1.55			
Pure Premium Derived by Formula		0.429		1.078		1.51			

CLASS 4692		DENTAL LABORATORY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	11,703,103	0	0	0	0	0	1,196	1,196	0.01
6/10 through 5/11	12,076,294	0	0	0	0	0	5,528	5,528	0.05
6/11 through 5/12	13,595,663	0	0	0	0	0	2,968	2,968	0.02
6/12 through 5/13	12,857,272	0	0	0	0	0	277	277	0.00
6/13 through 5/14	12,818,103	0	0	2	16,753	0	21,274	38,027	0.30
5 YR. TOTAL	63,050,435	0	0	2	16,753	0	31,243	47,996	0.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.027	15%	0.050	0.08			
Pure Premium Indicated by National Relativity		44%	0.133	42%	0.282	0.42			
Pure Premium Present on Rate Level		45%	0.096	43%	0.182	0.28			
Pure Premium Derived by Formula		0.105		0.204		0.31			

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	152,648,994	2	23,486	15	77,469	156,743	375,876	633,574	0.42
6/10 through 5/11	141,391,097	6	291,362	15	172,221	418,430	346,655	1,228,668	0.87
6/11 through 5/12	134,897,774	3	23,166	18	184,205	200,213	419,318	826,902	0.61
6/12 through 5/13	122,363,689	1	68,671	14	116,217	186,948	460,642	832,478	0.68
6/13 through 5/14	139,540,398	3	102,849	7	61,107	97,403	159,114	420,473	0.30
5 YR. TOTAL	690,841,952	15	509,534	69	611,219	1,059,737	1,761,605	3,942,095	0.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.162	52%	0.408	0.57			
Pure Premium Indicated by National Relativity		32%	0.149	24%	0.418	0.57			
Pure Premium Present on Rate Level		33%	0.143	24%	0.387	0.53			
Pure Premium Derived by Formula			0.152		0.405	0.56			

CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	33,297,877	1	32,174	2	129,391	170,641	260,810	593,016	1.78
6/10 through 5/11	36,260,660	2	49,160	5	83,234	155,000	191,877	479,271	1.32
6/11 through 5/12	37,496,597	0	0	0	0	0	22,811	22,811	0.06
6/12 through 5/13	37,528,206	0	0	0	0	0	13,794	13,794	0.04
6/13 through 5/14	38,523,754	2	120,074	2	240,823	211,001	136,106	708,004	1.84
5 YR. TOTAL	183,107,094	5	201,408	9	453,448	536,642	625,398	1,816,896	0.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.358	41%	0.635	0.99			
Pure Premium Indicated by National Relativity		34%	0.544	29%	0.943	1.49			
Pure Premium Present on Rate Level		34%	0.430	30%	0.832	1.26			
Pure Premium Derived by Formula			0.446		0.783	1.23			

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	4,485,846	1	25,200	0	0	66,933	2,107	94,240	2.10
6/10 through 5/11	4,338,783	0	0	3	114,497	0	86,955	201,452	4.64
6/11 through 5/12	4,111,600	1	102,504	2	4,739	32,306	12,776	152,325	3.70
6/12 through 5/13	256,572	0	0	0	0	0	0	0	0.00
6/13 through 5/14	20,180	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,212,981	2	127,704	5	119,236	99,239	101,838	448,017	3.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.869	15%	1.522	3.39			
Pure Premium Indicated by National Relativity		25%	0.334	26%	1.001	1.34			
Pure Premium Present on Rate Level		62%	0.569	59%	0.989	1.56			
Pure Premium Derived by Formula			0.679		1.072	1.75			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	20,165,818	0	0	6	50,881	0	110,631	161,512	0.80
6/10 through 5/11	21,572,576	2	42,634	7	24,389	174,884	102,019	343,926	1.60
6/11 through 5/12	20,081,390	1	3,303	9	124,351	0	636,312	763,966	3.81
6/12 through 5/13	21,529,181	2	76,730	5	12,206	104,856	48,825	242,617	1.13
6/13 through 5/14	22,844,033	1	990	11	87,376	4,731	196,286	289,383	1.27
5 YR. TOTAL	106,192,998	6	123,657	38	299,203	284,471	1,094,073	1,801,404	1.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.398	37%	1.298	1.70			
Pure Premium Indicated by National Relativity		37%	0.474	31%	0.984	1.46			
Pure Premium Present on Rate Level		37%	0.449	32%	1.116	1.57			
Pure Premium Derived by Formula		0.445		1.142		1.59			

CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	38,147,688	2	96,085	3	26,600	115,306	151,970	389,961	1.02
6/10 through 5/11	41,765,066	3	30,927	5	80,422	72,877	103,757	287,983	0.69
6/11 through 5/12	39,554,278	0	0	12	708,862	0	370,238	1,079,100	2.73
6/12 through 5/13	39,145,891	1	9,080	8	58,898	17,116	167,129	252,223	0.65
6/13 through 5/14	40,785,953	1	2,941	5	279,106	12,867	216,710	511,624	1.26
5 YR. TOTAL	199,398,876	7	139,033	33	1,153,888	218,166	1,009,804	2,520,891	1.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.648	43%	0.616	1.26			
Pure Premium Indicated by National Relativity		34%	0.162	28%	0.349	0.51			
Pure Premium Present on Rate Level		34%	0.409	29%	0.835	1.24			
Pure Premium Derived by Formula		0.402		0.605		1.01			

CLASS 4741		ASPALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,968,554	1	15,248	1	99	22,824	1,443	39,614	1.33
6/10 through 5/11	3,077,648	0	0	0	0	0	2,777	2,777	0.09
6/11 through 5/12	5,170,851	1	115,019	1	356	160,488	30,555	306,418	5.93
6/12 through 5/13	4,609,025	0	0	2	4,638	0	38,600	43,238	0.94
6/13 through 5/14	5,288,560	1	30,350	1	25,735	48,600	43,197	147,882	2.80
5 YR. TOTAL	21,114,638	3	160,617	5	30,828	231,912	116,572	539,929	2.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.907	19%	1.650	2.56			
Pure Premium Indicated by National Relativity		41%	0.520	40%	0.933	1.45			
Pure Premium Present on Rate Level		44%	0.579	41%	1.013	1.59			
Pure Premium Derived by Formula		0.604		1.102		1.71			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS	SYNTHETIC RUBBER MFG								
4751									
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	5,241,331	0	0	1	274	0	13,610	13,884	0.27
6/10 through 5/11	5,141,738	0	0	0	0	0	4,737	4,737	0.09
6/11 through 5/12	3,214,121	0	0	0	0	0	5,273	5,273	0.16
6/12 through 5/13	10,868,385	0	0	1	3,172	0	12,616	15,788	0.15
6/13 through 5/14	10,332,642	0	0	4	69,363	0	101,653	171,016	1.66
5 YR. TOTAL	34,798,217	0	0	6	72,809	0	137,889	210,698	0.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.209	21%	0.396	0.61			
Pure Premium Indicated by National Relativity		31%	0.277	33%	0.707	0.98			
Pure Premium Present on Rate Level		55%	0.300	46%	0.787	1.09			
Pure Premium Derived by Formula			0.280		0.678	0.96			

CLASS	EXPLOSIVES OR AMMUNITION MFG.: FIREWORKS MFG. & DRIVERS.								
4761 + +									
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	358,475	0	0	0	0	0	601	601	0.17
6/10 through 5/11	60,336	0	0	0	0	0	480	480	0.80
6/11 through 5/12	54,751	0	0	0	0	0	15,293	15,293	27.93
6/12 through 5/13	53,800	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	527,362	0	0	0	0	0	16,374	16,374	3.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	3.105	3.11			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.118	0.12			
Pure Premium Present on Rate Level		96%	0.662	95%	1.713	2.38			
Pure Premium Derived by Formula			0.636		1.783	2.42			

CLASS	EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS								
4771									
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	70,794,841	5	177,818	14	331,265	1,041,950	1,097,852	2,648,885	3.74
6/10 through 5/11	75,774,144	6	384,204	16	268,195	1,608,379	424,103	2,684,881	3.54
6/11 through 5/12	84,703,281	5	102,682	21	439,649	204,488	657,221	1,404,040	1.66
6/12 through 5/13	101,448,490	3	52,881	16	642,299	99,723	702,851	1,497,754	1.48
6/13 through 5/14	59,620,248	7	573,691	11	808,530	759,383	774,567	2,916,171	4.89
5 YR. TOTAL	392,341,004	26	1,291,276	78	2,489,938	3,713,923	3,656,594	11,151,731	2.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.964	75%	1.879	2.84			
Pure Premium Indicated by National Relativity		25%	0.487	12%	1.207	1.69			
Pure Premium Present on Rate Level		25%	0.619	13%	1.729	2.35			
Pure Premium Derived by Formula			0.759		1.779	2.54			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,583,005	1	105,580	2	30,248	162,471	55,194	353,493	22.33
6/10 through 5/11	1,506,582	0	0	0	0	0	2,719	2,719	0.18
6/11 through 5/12	2,076,240	1	33,230	2	14,666	14,556	25,750	88,202	4.25
6/12 through 5/13	1,898,112	1	39,852	2	39,897	55,089	50,393	185,231	9.76
6/13 through 5/14	2,962,040	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,025,979	3	178,662	6	84,811	232,116	134,056	629,645	6.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.628	20%	3.652	6.28			
Pure Premium Indicated by National Relativity		33%	0.647	35%	1.477	2.12			
Pure Premium Present on Rate Level		51%	1.332	45%	2.401	3.73			
Pure Premium Derived by Formula			1.313		2.328	3.64			

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	30,192,379	0	0	3	19,822	0	72,197	92,019	0.31
6/10 through 5/11	36,937,904	0	0	4	188,807	0	585,392	774,199	2.10
6/11 through 5/12	64,084,071	1	10,614	4	35,341	44,121	98,644	188,720	0.30
6/12 through 5/13	73,256,442	0	0	4	53,251	0	139,230	192,481	0.26
6/13 through 5/14	58,906,528	0	0	4	55,381	0	131,924	187,305	0.32
5 YR. TOTAL	263,377,324	1	10,614	19	352,602	44,121	1,027,387	1,434,724	0.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.138	36%	0.407	0.55			
Pure Premium Indicated by National Relativity		37%	0.166	32%	0.421	0.59			
Pure Premium Present on Rate Level		37%	0.174	32%	0.418	0.59			
Pure Premium Derived by Formula			0.162		0.415	0.58			

CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	45,254,622	2	22,284	10	324,712	145,913	585,153	1,078,062	2.38
6/10 through 5/11	49,877,923	5	286,874	11	130,364	343,035	160,625	920,898	1.85
6/11 through 5/12	51,491,669	4	178,410	7	13,493	578,087	140,434	910,424	1.77
6/12 through 5/13	53,702,449	2	21,347	2	105,242	69,624	133,543	329,756	0.61
6/13 through 5/14	53,972,675	0	0	14	168,369	0	795,449	963,818	1.79
5 YR. TOTAL	254,299,338	13	508,915	44	742,180	1,136,659	1,815,204	4,202,958	1.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.492	50%	1.161	1.65			
Pure Premium Indicated by National Relativity		31%	0.361	25%	0.824	1.19			
Pure Premium Present on Rate Level		31%	0.486	25%	0.976	1.46			
Pure Premium Derived by Formula			0.450		1.031	1.48			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	120,739,622	3	110,521	22	269,486	757,463	493,453	1,630,923	1.35
6/10 through 5/11	167,924,965	4	80,958	22	299,294	126,424	885,626	1,392,302	0.83
6/11 through 5/12	158,544,949	5	142,878	16	406,913	145,607	836,013	1,531,411	0.97
6/12 through 5/13	167,886,058	1	23,270	18	1,057,345	92,305	1,523,695	2,696,615	1.61
6/13 through 5/14	166,627,619	0	0	23	419,549	0	761,822	1,181,371	0.71
5 YR. TOTAL	781,723,213	13	357,627	101	2,452,587	1,121,799	4,500,609	8,432,622	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.359	64%		0.719		1.08	
Pure Premium Indicated by National Relativity		26%	0.246	18%		0.536		0.78	
Pure Premium Present on Rate Level		26%	0.279	18%		0.574		0.85	
Pure Premium Derived by Formula			0.309			0.660		0.97	

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,109,938	0	0	4	10,712	0	19,697	30,409	0.33
6/10 through 5/11	5,115,308	0	0	1	686	0	9,844	10,530	0.21
6/11 through 5/12	5,313,546	0	0	5	9,853	0	34,202	44,055	0.83
6/12 through 5/13	6,535,684	0	0	3	43,079	0	118,946	162,025	2.48
6/13 through 5/14	6,274,860	2	392,383	4	25,058	1,643,967	60,478	2,121,886	33.82
5 YR. TOTAL	32,349,336	2	392,383	17	89,388	1,643,967	243,167	2,368,905	7.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	1.489	24%		5.834		7.32	
Pure Premium Indicated by National Relativity		41%	0.594	38%		1.332		1.93	
Pure Premium Present on Rate Level		41%	0.600	38%		1.158		1.76	
Pure Premium Derived by Formula			0.758			2.346		3.10	

CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,075,757	0	0	0	0	0	1,534	1,534	0.07
6/10 through 5/11	2,296,428	0	0	1	147	0	7,181	7,328	0.32
6/11 through 5/12	3,656,463	0	0	0	0	0	190	190	0.01
6/12 through 5/13	3,171,604	0	0	2	131,892	0	570,067	701,959	22.13
6/13 through 5/14	3,825,721	0	0	0	0	0	5,158	5,158	0.14
5 YR. TOTAL	15,025,973	0	0	3	132,039	0	584,130	716,169	4.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.879	15%		3.887		4.77	
Pure Premium Indicated by National Relativity		37%	0.117	39%		0.281		0.40	
Pure Premium Present on Rate Level		54%	0.240	46%		0.768		1.01	
Pure Premium Derived by Formula			0.252			1.046		1.30	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	6,128,806	1	2,958	1	1,509	5,630	11,547	21,644	0.35
6/10 through 5/11	5,315,395	0	0	2	4,871	0	30,779	35,650	0.67
6/11 through 5/12	6,060,905	1	4,259	4	85,833	21,426	93,964	205,482	3.39
6/12 through 5/13	5,572,827	2	61,388	4	253,187	35,717	197,423	547,715	9.83
6/13 through 5/14	5,814,391	2	395,037	2	105,793	597,726	402,727	1,501,283	25.82
5 YR. TOTAL	28,892,324	6	463,642	13	451,193	660,499	736,440	2,311,774	8.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	3.166	29%	4.835	8.00			
Pure Premium Indicated by National Relativity		37%	1.411	35%	3.022	4.43			
Pure Premium Present on Rate Level		37%	1.560	36%	2.199	3.76			
Pure Premium Derived by Formula			1.922		3.251	5.17			

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	82,030,946	19	997,986	54	710,453	2,128,531	1,660,092	5,497,062	6.70
6/10 through 5/11	84,136,814	12	685,893	49	899,472	2,365,705	2,257,382	6,208,452	7.38
6/11 through 5/12	80,319,000	15	851,882	48	956,598	1,696,529	1,304,896	4,809,905	5.99
6/12 through 5/13	88,960,317	11	651,634	52	1,585,597	1,722,239	2,201,249	6,160,719	6.93
6/13 through 5/14	90,310,383	6	183,457	44	855,865	1,562,100	1,378,331	3,979,753	4.41
5 YR. TOTAL	425,757,460	63	3,370,852	247	5,007,985	9,475,104	8,801,950	26,655,891	6.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	1.968	100%	4.293	6.26			
Pure Premium Indicated by National Relativity		9%	1.967	0%	3.681	5.65			
Pure Premium Present on Rate Level		10%	1.881	0%	3.754	5.64			
Pure Premium Derived by Formula			1.959		4.293	6.25			

CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	1,371,477	0	0	0	0	0	2,732	2,732	0.20
6/10 through 5/11	1,873,250	1	88,959	1	229	127,257	5,467	221,912	11.85
6/11 through 5/12	1,033,411	2	10,632	2	122,184	20,524	584,043	737,383	71.35
6/12 through 5/13	988,448	0	0	2	6,856	0	9,274	16,130	1.63
6/13 through 5/14	1,193,580	1	399,610	6	172,267	712,106	211,526	1,495,509	125.30
5 YR. TOTAL	6,460,166	4	499,201	11	301,536	859,887	813,042	2,473,666	38.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	12.395	33%	25.896	38.29			
Pure Premium Indicated by National Relativity		30%	3.172	32%	6.641	9.81			
Pure Premium Present on Rate Level		46%	5.872	35%	12.970	18.84			
Pure Premium Derived by Formula			6.628		15.210	21.84			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	15,033,029	0	0	10	44,266	0	98,594	142,860	0.95
6/10 through 5/11	22,311,853	0	0	17	290,255	0	391,930	682,185	3.06
6/11 through 5/12	17,042,346	3	128,532	7	398,363	82,926	286,950	896,771	5.26
6/12 through 5/13	10,346,222	5	408,335	7	139,814	1,044,143	163,451	1,755,743	16.97
6/13 through 5/14	12,662,741	0	0	8	157,374	0	167,633	325,007	2.57
5 YR. TOTAL	77,396,191	8	536,867	49	1,030,072	1,127,069	1,108,558	3,802,566	4.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		41%	2.025		49%	2.889		4.91	
Pure Premium Indicated by National Relativity		29%	1.897		25%	3.594		5.49	
Pure Premium Present on Rate Level		30%	1.912		26%	2.941		4.85	
Pure Premium Derived by Formula		1.954			3.079			5.03	

CLASS 5057		IRON OR STEEL: ERECTION NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	19,240,730	3	267,445	6	12,882	1,318,402	38,754	1,637,483	8.51
6/10 through 5/11	29,427,664	0	0	6	112,131	0	190,554	302,685	1.03
6/11 through 5/12	36,250,649	1	29,304	8	84,499	24,461	302,221	440,485	1.22
6/12 through 5/13	31,488,280	2	96,727	6	469,559	173,924	387,595	1,127,805	3.58
6/13 through 5/14	35,630,299	0	0	7	279,322	0	277,563	556,885	1.56
5 YR. TOTAL	152,037,622	6	393,476	33	958,393	1,516,787	1,196,687	4,065,343	2.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	0.889		56%	1.785		2.67	
Pure Premium Indicated by National Relativity		28%	1.086		22%	1.991		3.08	
Pure Premium Present on Rate Level		28%	1.151		22%	2.123		3.27	
Pure Premium Derived by Formula		1.018			1.905			2.92	

CLASS 5059	IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	2,618,065	1	9,613	0	0	108,528	2,908	121,049	4.62
6/10 through 5/11	3,032,790	0	0	1	98,393	0	347,274	445,667	14.70
6/11 through 5/12	2,283,856	1	141,432	2	71,303	274,374	96,345	583,454	25.55
6/12 through 5/13	3,655,991	1	67,880	2	6,236	64,921	44,482	183,519	5.02
6/13 through 5/14	3,869,572	1	75,920	2	5,852	121,847	44,146	247,765	6.40
5 YR. TOTAL	15,460,274	4	294,845	7	181,784	569,670	535,155	1,581,454	10.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	3.083		38%	7.146		10.23	
Pure Premium Indicated by National Relativity		36%	4.882		31%	10.669		15.55	
Pure Premium Present on Rate Level		36%	3.534		31%	7.805		11.34	
Pure Premium Derived by Formula		3.893			8.442			12.34	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5069	IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	338,864	0	0	0	0	0	837	837	0.25
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	9,880	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	71,651	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	420,395	0	0	0	0	0	837	837	0.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	8%	0.199	0.20			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.182	0.18			
Pure Premium Present on Rate Level		92%	5.175	92%	5.639	10.81			
Pure Premium Derived by Formula		4.761		5.204		9.97			

CLASS 5102	DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	22,540,751	5	117,874	14	171,853	657,672	293,267	1,240,666	5.50
6/10 through 5/11	26,976,812	4	121,319	11	144,274	234,691	299,773	800,057	2.97
6/11 through 5/12	29,062,992	0	0	22	328,562	0	639,129	967,691	3.33
6/12 through 5/13	30,934,165	5	130,431	15	349,544	1,327,065	602,676	2,409,716	7.79
6/13 through 5/14	32,408,982	4	245,991	10	235,391	340,469	350,564	1,172,415	3.62
5 YR. TOTAL	141,923,702	18	615,615	72	1,229,624	2,559,897	2,185,409	6,590,545	4.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.300	71%	3.344	4.64			
Pure Premium Indicated by National Relativity		26%	1.233	14%	2.530	3.76			
Pure Premium Present on Rate Level		27%	1.469	15%	4.121	5.59			
Pure Premium Derived by Formula		1.328		3.347		4.68			

CLASS 5146	FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	20,135,320	2	34,303	13	222,459	148,108	413,034	817,904	4.06
6/10 through 5/11	22,660,836	3	110,464	6	170,833	111,484	514,700	907,481	4.00
6/11 through 5/12	21,327,611	2	177,376	12	245,959	422,385	300,511	1,146,231	5.37
6/12 through 5/13	22,073,501	2	43,878	12	227,155	125,901	367,895	764,829	3.47
6/13 through 5/14	23,300,468	2	25,253	9	87,364	44,130	185,466	342,213	1.47
5 YR. TOTAL	109,497,736	11	391,274	52	953,770	852,008	1,781,606	3,978,658	3.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.228	54%	2.405	3.63			
Pure Premium Indicated by National Relativity		29%	1.152	23%	2.276	3.43			
Pure Premium Present on Rate Level		30%	1.330	23%	2.669	4.00			
Pure Premium Derived by Formula		1.237		2.436		3.67			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	30,244,208	1	40,783	4	54,914	89,477	109,022	294,196	0.97
6/10 through 5/11	22,081,107	1	441	6	327,324	8,594	236,809	573,168	2.60
6/11 through 5/12	23,229,086	2	160,810	1	1,723	202,632	17,399	382,564	1.65
6/12 through 5/13	23,082,679	0	0	4	205,461	0	238,237	443,698	1.92
6/13 through 5/14	20,207,665	1	46,216	1	24,106	67,849	61,670	199,841	0.99
5 YR. TOTAL	118,844,745	5	248,250	16	613,528	368,552	663,137	1,893,467	1.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		34%	0.725		38%	0.868		1.59	
Pure Premium Indicated by National Relativity		33%	0.642		31%	1.012		1.65	
Pure Premium Present on Rate Level		33%	0.734		31%	1.017		1.75	
Pure Premium Derived by Formula			0.701			0.959		1.66	

CLASS 5183		PLUMBING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	311,946,456	24	1,128,347	75	1,034,571	2,478,061	2,153,051	6,794,030	2.18
6/10 through 5/11	388,782,432	26	1,210,291	95	1,175,129	2,527,516	2,072,184	6,985,120	1.80
6/11 through 5/12	391,135,708	20	884,333	90	1,629,062	2,265,720	2,845,332	7,624,447	1.95
6/12 through 5/13	386,369,021	19	976,095	95	2,061,890	1,674,481	3,088,955	7,801,421	2.02
6/13 through 5/14	427,182,360	11	490,931	84	1,432,129	603,092	2,822,668	5,348,820	1.25
5 YR. TOTAL	1,905,415,977	100	4,689,997	439	7,332,781	9,548,870	12,982,190	34,553,838	1.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		99%	0.631		100%	1.182		1.81	
Pure Premium Indicated by National Relativity		0%	0.838		0%	1.498		2.34	
Pure Premium Present on Rate Level		1%	0.678		0%	1.244		1.92	
Pure Premium Derived by Formula			0.631			1.182		1.81	

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	30,166,958	2	54,284	12	350,516	232,048	482,636	1,119,484	3.71
6/10 through 5/11	30,811,061	1	2,462	9	109,015	4,806	346,628	462,911	1.50
6/11 through 5/12	33,726,494	3	96,251	10	252,121	248,245	320,021	916,638	2.72
6/12 through 5/13	34,166,853	1	3,496	11	243,764	1,026	340,752	589,038	1.72
6/13 through 5/14	37,206,975	0	0	18	584,765	0	755,290	1,340,055	3.60
5 YR. TOTAL	166,078,341	7	156,493	60	1,540,181	486,125	2,245,327	4,428,126	2.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	1.022		51%	1.645		2.67	
Pure Premium Indicated by National Relativity		29%	0.969		24%	1.597		2.57	
Pure Premium Present on Rate Level		29%	0.931		25%	1.543		2.47	
Pure Premium Derived by Formula			0.980			1.608		2.59	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	390,249,803	33	1,038,381	104	2,029,206	1,432,279	3,473,150	7,973,016	2.04
6/10 through 5/11	432,771,797	21	771,239	97	1,813,144	1,674,776	2,690,636	6,949,795	1.61
6/11 through 5/12	459,232,484	23	919,177	117	2,483,170	1,805,596	3,529,534	8,737,477	1.90
6/12 through 5/13	441,015,798	26	1,584,917	100	1,831,999	3,547,123	2,587,550	9,551,589	2.17
6/13 through 5/14	485,835,818	19	1,089,522	82	1,574,256	3,128,498	2,429,905	8,222,181	1.69
5 YR. TOTAL	2,209,105,700	122	5,403,236	500	9,731,775	11,588,272	14,710,775	41,434,058	1.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.685	100%	1.190	1.88			
Pure Premium Indicated by National Relativity		0%	0.701	0%	1.410	2.11			
Pure Premium Present on Rate Level		0%	0.695	0%	1.201	1.90			
Pure Premium Derived by Formula		0.685		1.190		1.88			

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	272,443,180	13	587,433	29	627,634	1,333,143	745,637	3,293,847	1.21
6/10 through 5/11	306,246,606	7	153,756	36	319,240	303,035	729,086	1,505,117	0.49
6/11 through 5/12	310,468,269	7	312,705	38	404,513	258,714	827,844	1,803,776	0.58
6/12 through 5/13	314,759,237	11	700,016	26	383,059	1,202,633	795,857	3,081,565	0.98
6/13 through 5/14	304,059,197	12	505,329	30	307,281	911,395	787,846	2,511,851	0.83
5 YR. TOTAL	1,507,976,489	50	2,259,239	159	2,041,727	4,008,920	3,886,270	12,196,156	0.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.285	75%	0.524	0.81			
Pure Premium Indicated by National Relativity		21%	0.184	12%	0.356	0.54			
Pure Premium Present on Rate Level		21%	0.232	13%	0.442	0.67			
Pure Premium Derived by Formula		0.253		0.493		0.75			

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	53,230,637	3	164,132	18	109,188	252,665	278,582	804,567	1.51
6/10 through 5/11	51,756,145	6	263,080	14	195,531	740,624	260,956	1,460,191	2.82
6/11 through 5/12	48,396,900	4	119,908	18	241,770	405,780	454,969	1,222,427	2.53
6/12 through 5/13	49,527,695	3	58,544	17	521,529	96,280	498,637	1,174,990	2.37
6/13 through 5/14	50,193,532	2	52,138	11	202,644	185,091	270,240	710,113	1.42
5 YR. TOTAL	253,104,909	18	657,802	78	1,270,662	1,680,440	1,763,384	5,372,288	2.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.762	58%	1.361	2.12			
Pure Premium Indicated by National Relativity		27%	0.705	21%	1.383	2.09			
Pure Premium Present on Rate Level		27%	0.773	21%	1.387	2.16			
Pure Premium Derived by Formula		0.750		1.371		2.12			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	75,790,643	9	473,684	44	361,461	743,317	1,020,079	2,598,541	3.43
6/10 through 5/11	78,603,932	6	521,927	35	569,251	790,622	1,009,970	2,891,770	3.68
6/11 through 5/12	85,629,926	7	334,727	47	1,445,082	1,532,737	1,679,516	4,992,062	5.83
6/12 through 5/13	88,876,554	10	635,200	40	800,256	684,514	1,902,142	4,022,112	4.53
6/13 through 5/14	82,104,447	9	416,440	41	1,380,243	1,310,790	1,603,002	4,710,475	5.74
5 YR. TOTAL	411,005,502	41	2,381,978	207	4,556,293	5,061,980	7,214,709	19,214,960	4.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		74%	1.688		95%	2.987		4.68	
Pure Premium Indicated by National Relativity		13%	1.566		2%	2.994		4.56	
Pure Premium Present on Rate Level		13%	1.545		3%	2.945		4.49	
Pure Premium Derived by Formula			1.654			2.986		4.64	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	9,801,415	0	0	4	45,525	0	70,135	115,660	1.18
6/10 through 5/11	10,247,944	0	0	2	22,361	0	47,319	69,680	0.68
6/11 through 5/12	12,456,500	2	148,579	12	185,431	358,615	262,342	954,967	7.67
6/12 through 5/13	12,029,657	0	0	4	8,467	0	40,411	48,878	0.41
6/13 through 5/14	14,482,814	1	10,175	7	112,635	60,301	142,443	325,554	2.25
5 YR. TOTAL	59,018,330	3	158,754	29	374,419	418,916	562,650	1,514,739	2.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		31%	0.903		39%	1.663		2.57	
Pure Premium Indicated by National Relativity		34%	1.522		30%	3.010		4.53	
Pure Premium Present on Rate Level		35%	1.170		31%	2.147		3.32	
Pure Premium Derived by Formula			1.207			2.217		3.42	

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	151,534,170	17	531,817	73	707,798	2,449,696	1,444,930	5,134,241	3.39
6/10 through 5/11	157,253,293	24	708,722	57	526,773	2,015,791	1,403,903	4,655,189	2.96
6/11 through 5/12	183,474,779	14	525,408	71	888,877	1,105,592	1,783,690	4,303,567	2.35
6/12 through 5/13	173,455,857	11	371,879	57	1,244,484	1,478,152	1,454,764	4,549,279	2.62
6/13 through 5/14	176,958,785	15	1,042,849	62	1,222,158	2,675,913	2,358,744	7,299,664	4.13
5 YR. TOTAL	842,676,884	81	3,180,675	320	4,590,090	9,725,144	8,446,031	25,941,940	3.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		79%	0.922		100%	2.156		3.08	
Pure Premium Indicated by National Relativity		10%	1.220		0%	2.304		3.52	
Pure Premium Present on Rate Level		11%	0.894		0%	2.121		3.02	
Pure Premium Derived by Formula			0.949			2.156		3.11	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	20,218,262	1	8,373	14	421,447	60,958	873,228	1,364,006	6.75
6/10 through 5/11	24,617,281	0	0	16	475,240	0	243,190	718,430	2.92
6/11 through 5/12	33,171,243	4	205,944	14	283,960	1,240,569	461,839	2,192,312	6.61
6/12 through 5/13	27,035,326	0	0	6	72,137	0	195,538	267,675	0.99
6/13 through 5/14	20,120,413	2	109,047	10	1,185,712	258,888	515,002	2,068,649	10.28
5 YR. TOTAL	125,162,525	7	323,364	60	2,438,496	1,560,415	2,288,797	6,611,072	5.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.207	61%	3.075	5.28			
Pure Premium Indicated by National Relativity		26%	1.927	19%	3.601	5.53			
Pure Premium Present on Rate Level		26%	1.727	20%	3.246	4.97			
Pure Premium Derived by Formula			2.009		3.209	5.22			

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	12,862,123	2	85,959	6	28,929	183,526	132,506	430,920	3.35
6/10 through 5/11	13,369,430	4	298,022	5	15,787	330,312	144,426	788,547	5.90
6/11 through 5/12	16,446,188	0	0	8	52,290	0	174,815	227,105	1.38
6/12 through 5/13	14,756,810	0	0	7	16,357	0	109,480	125,837	0.85
6/13 through 5/14	16,654,329	0	0	5	94,195	0	149,140	243,335	1.46
5 YR. TOTAL	74,088,880	6	383,981	31	207,558	513,838	710,367	1,815,744	2.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.798	42%	1.652	2.45			
Pure Premium Indicated by National Relativity		33%	1.270	29%	3.009	4.28			
Pure Premium Present on Rate Level		34%	1.154	29%	2.078	3.23			
Pure Premium Derived by Formula			1.075		2.169	3.24			

CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	30,381,630	1	20,583	13	158,214	21,852	269,506	470,155	1.55
6/10 through 5/11	31,665,724	4	114,689	11	107,908	311,457	266,489	800,543	2.53
6/11 through 5/12	31,158,488	2	93,234	11	199,685	68,453	398,392	759,764	2.44
6/12 through 5/13	38,999,471	2	160,612	10	122,561	179,953	253,548	716,674	1.84
6/13 through 5/14	41,455,931	1	23,965	15	256,238	48,494	335,116	663,813	1.60
5 YR. TOTAL	173,661,244	10	413,083	60	844,606	630,209	1,523,051	3,410,949	1.96
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.724	53%	1.240	1.96			
Pure Premium Indicated by National Relativity		28%	1.172	23%	2.013	3.19			
Pure Premium Present on Rate Level		29%	0.940	24%	1.628	2.57			
Pure Premium Derived by Formula			0.912		1.511	2.42			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	22,130	0	0	0	0	0	0	0	0.00
6/10 through 5/11	57,934	0	0	0	0	0	0	0	0.00
6/11 through 5/12	48,824	0	0	0	0	0	0	0	0.00
6/12 through 5/13	5,087	0	0	0	0	0	0	0	0.00
6/13 through 5/14	73,687	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	207,662	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	1.053	22%	3.128	4.18			
Pure Premium Present on Rate Level		76%	1.344	74%	2.714	4.06			
Pure Premium Derived by Formula			1.243		2.697	3.94			

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	99,107,397	17	505,284	57	916,381	928,822	1,877,425	4,227,912	4.27
6/10 through 5/11	113,126,785	16	407,209	55	1,146,357	1,229,573	2,024,232	4,807,371	4.25
6/11 through 5/12	98,159,329	8	684,910	43	738,348	819,585	1,683,567	3,926,410	4.00
6/12 through 5/13	100,791,000	10	544,344	56	1,401,636	1,707,541	2,795,542	6,449,063	6.40
6/13 through 5/14	106,042,654	13	763,786	42	930,198	2,508,214	1,938,709	6,140,907	5.79
5 YR. TOTAL	517,227,165	64	2,905,533	253	5,132,920	7,193,735	10,319,475	25,551,663	4.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	1.554	100%	3.386	4.94			
Pure Premium Indicated by National Relativity		8%	1.555	0%	3.271	4.83			
Pure Premium Present on Rate Level		9%	1.633	0%	3.244	4.88			
Pure Premium Derived by Formula			1.561		3.386	4.95			

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	77,821,024	11	432,965	47	725,298	1,871,019	1,086,103	4,115,385	5.29
6/10 through 5/11	82,755,760	7	331,846	48	578,144	908,222	1,223,849	3,042,061	3.68
6/11 through 5/12	87,148,242	14	712,107	54	883,222	2,115,858	1,647,308	5,358,495	6.15
6/12 through 5/13	93,117,161	5	255,757	55	739,112	404,332	1,184,287	2,583,488	2.77
6/13 through 5/14	99,568,011	7	367,623	46	1,001,008	703,892	2,185,475	4,257,998	4.28
5 YR. TOTAL	440,410,198	44	2,100,298	250	3,926,784	6,003,323	7,327,022	19,357,427	4.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	1.369	95%	3.027	4.40			
Pure Premium Indicated by National Relativity		13%	1.442	2%	2.772	4.21			
Pure Premium Present on Rate Level		14%	1.401	3%	2.752	4.15			
Pure Premium Derived by Formula			1.383		3.014	4.40			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,153,790	0	0	1	2,665	0	4,239	6,904	0.13
6/10 through 5/11	3,563,996	0	0	0	0	0	552	552	0.02
6/11 through 5/12	3,413,850	0	0	1	2,059	0	20,950	23,009	0.67
6/12 through 5/13	1,168,856	0	0	0	0	0	1,516	1,516	0.13
6/13 through 5/14	985,629	0	0	0	0	0	4,334	4,334	0.44
5 YR. TOTAL	14,286,121	0	0	2	4,724	0	31,591	36,315	0.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.033	18%		0.221		0.25	
Pure Premium Indicated by National Relativity		34%	0.926	36%		2.353		3.28	
Pure Premium Present on Rate Level		52%	0.690	46%		1.300		1.99	
Pure Premium Derived by Formula		0.678				1.485		2.16	

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	59,076,316	15	593,659	22	283,713	1,611,694	777,169	3,266,235	5.53
6/10 through 5/11	57,255,846	7	353,275	28	727,694	541,462	1,293,476	2,915,907	5.09
6/11 through 5/12	65,252,887	8	211,033	29	272,606	430,005	790,632	1,704,276	2.61
6/12 through 5/13	70,237,939	3	80,229	36	572,337	263,379	1,202,596	2,118,541	3.02
6/13 through 5/14	69,342,796	6	324,129	38	768,131	699,389	1,498,070	3,289,719	4.74
5 YR. TOTAL	321,165,784	39	1,562,325	153	2,624,481	3,545,929	5,561,943	13,294,678	4.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	1.304	89%		2.836		4.14	
Pure Premium Indicated by National Relativity		17%	1.624	5%		3.051		4.68	
Pure Premium Present on Rate Level		18%	1.417	6%		3.167		4.58	
Pure Premium Derived by Formula		1.379				2.867		4.25	

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	21,144,312	3	222,790	11	140,636	451,955	226,262	1,041,643	4.93
6/10 through 5/11	19,866,996	2	177,795	8	71,878	565,687	279,485	1,094,845	5.51
6/11 through 5/12	21,293,402	4	183,243	13	238,152	386,893	491,463	1,299,751	6.10
6/12 through 5/13	25,413,085	1	29,058	15	365,536	33,245	428,493	856,332	3.37
6/13 through 5/14	23,779,420	2	105,363	7	334,471	1,246,903	441,964	2,128,701	8.95
5 YR. TOTAL	111,497,215	12	718,249	54	1,150,673	2,684,683	1,867,667	6,421,272	5.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.676	57%		4.083		5.76	
Pure Premium Indicated by National Relativity		27%	1.747	21%		3.297		5.04	
Pure Premium Present on Rate Level		28%	1.624	22%		3.038		4.66	
Pure Premium Derived by Formula		1.681				3.688		5.37	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,479,000	0	0	1	2,218	0	4,459	6,677	0.45
6/10 through 5/11	1,824,574	0	0	0	0	0	451	451	0.03
6/11 through 5/12	2,472,622	0	0	0	0	0	1,055	1,055	0.04
6/12 through 5/13	1,954,264	0	0	0	0	0	4,912	4,912	0.25
6/13 through 5/14	5,035,719	0	0	0	0	0	59	59	0.00
5 YR. TOTAL	12,766,179	0	0	1	2,218	0	10,936	13,154	0.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		16%	0.017	19%	0.086	0.10		0.10	
Pure Premium Indicated by National Relativity		42%	1.596	40%	2.631	4.23		4.23	
Pure Premium Present on Rate Level		42%	1.110	41%	1.631	2.74		2.74	
Pure Premium Derived by Formula		1.139				1.737		2.88	

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	7,854,661	1	4,745	3	47,941	0	42,667	95,353	1.21
6/10 through 5/11	8,042,045	2	32,275	1	4,297	55,203	34,201	125,976	1.57
6/11 through 5/12	9,218,082	2	14,300	3	11,456	76,622	48,015	150,393	1.63
6/12 through 5/13	8,682,202	0	0	1	703	0	22,943	23,646	0.27
6/13 through 5/14	8,309,471	1	4,191	2	8,600	30,055	17,975	60,821	0.73
5 YR. TOTAL	42,106,461	6	55,511	10	72,997	161,880	165,801	456,189	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	0.305	36%	0.778	1.08		1.08	
Pure Premium Indicated by National Relativity		36%	1.983	32%	4.040	6.02		6.02	
Pure Premium Present on Rate Level		36%	1.330	32%	2.497	3.83		3.83	
Pure Premium Derived by Formula		1.278				2.372		3.65	

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	96,723,886	10	383,255	46	591,367	1,177,357	1,075,863	3,227,842	3.34
6/10 through 5/11	107,481,049	14	568,601	42	1,027,007	1,823,180	1,931,657	5,350,445	4.98
6/11 through 5/12	124,388,412	14	848,847	51	920,667	2,592,722	2,477,008	6,839,244	5.50
6/12 through 5/13	121,125,559	7	300,127	53	965,642	1,624,541	1,862,609	4,752,919	3.92
6/13 through 5/14	133,386,948	10	395,847	44	1,149,061	914,048	2,138,829	4,597,785	3.45
5 YR. TOTAL	583,105,854	55	2,496,677	236	4,653,744	8,131,848	9,485,966	24,768,235	4.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		79%	1.226	100%	3.021	4.25		4.25	
Pure Premium Indicated by National Relativity		10%	1.441	0%	3.047	4.49		4.49	
Pure Premium Present on Rate Level		11%	1.264	0%	3.026	4.29		4.29	
Pure Premium Derived by Formula		1.252				3.021		4.27	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	30,696,133	1	26,911	11	89,993	56,587	195,840	369,331	1.20
6/10 through 5/11	32,724,778	3	65,305	13	207,905	538,810	827,421	1,639,441	5.01
6/11 through 5/12	33,203,227	1	199,628	11	43,919	248,948	98,929	591,424	1.78
6/12 through 5/13	36,419,660	3	86,661	9	255,092	80,744	277,674	700,171	1.92
6/13 through 5/14	43,263,707	2	344,465	13	296,824	706,328	512,922	1,860,539	4.30
5 YR. TOTAL	176,307,505	10	722,970	57	893,733	1,631,417	1,912,786	5,160,906	2.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	0.917	53%		2.010		2.93	
Pure Premium Indicated by National Relativity		28%	1.172	23%		2.072		3.24	
Pure Premium Present on Rate Level		28%	0.956	24%		1.621		2.58	
Pure Premium Derived by Formula			0.999			1.931		2.93	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	19,892,829	2	29,162	15	145,988	121,791	234,159	531,100	2.67
6/10 through 5/11	21,720,988	2	64,376	18	444,405	152,411	597,871	1,259,063	5.80
6/11 through 5/12	23,204,705	3	39,689	12	131,873	104,220	225,217	500,999	2.16
6/12 through 5/13	22,501,226	2	109,760	10	54,930	137,317	229,132	531,139	2.36
6/13 through 5/14	26,769,966	2	82,082	18	197,632	89,081	578,360	947,155	3.54
5 YR. TOTAL	114,089,714	11	325,069	73	974,828	604,820	1,864,739	3,769,456	3.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	1.139	57%		2.165		3.30	
Pure Premium Indicated by National Relativity		29%	1.465	21%		3.155		4.62	
Pure Premium Present on Rate Level		29%	1.343	22%		2.956		4.30	
Pure Premium Derived by Formula			1.293			2.547		3.84	

CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,525,837	0	0	1	3,520	0	5,002	8,522	0.56
6/10 through 5/11	2,076,600	0	0	2	7,980	0	23,225	31,205	1.50
6/11 through 5/12	2,265,852	1	22,193	3	19,125	93,703	62,159	197,180	8.70
6/12 through 5/13	2,023,572	0	0	7	570,145	0	184,916	755,061	37.31
6/13 through 5/14	2,434,720	0	0	0	0	0	2,380	2,380	0.10
5 YR. TOTAL	10,326,581	1	22,193	13	600,770	93,703	277,682	994,348	9.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	6.033	22%		3.596		9.63	
Pure Premium Indicated by National Relativity		38%	1.201	39%		2.396		3.60	
Pure Premium Present on Rate Level		42%	2.445	39%		2.987		5.43	
Pure Premium Derived by Formula			2.690			2.890		5.58	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,004,741	0	0	0	0	0	695	695	0.07
6/10 through 5/11	1,089,576	0	0	0	0	0	1,058	1,058	0.10
6/11 through 5/12	1,170,331	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,425,241	0	0	0	0	0	6,792	6,792	0.48
6/13 through 5/14	1,780,717	0	0	2	28,219	0	47,405	75,624	4.25
5 YR. TOTAL	6,470,606	0	0	2	28,219	0	55,950	84,169	1.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.436	10%	0.865	1.30			
Pure Premium Indicated by National Relativity		22%	0.296	23%	0.591	0.89			
Pure Premium Present on Rate Level		70%	0.430	67%	0.734	1.16			
Pure Premium Derived by Formula		0.401		0.714		1.12			

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	52,519,043	7	145,770	21	672,023	204,597	774,333	1,796,723	3.42
6/10 through 5/11	48,241,808	9	337,207	23	547,896	586,024	828,264	2,299,391	4.77
6/11 through 5/12	55,682,898	12	1,001,042	30	524,050	1,284,124	901,876	3,711,092	6.67
6/12 through 5/13	61,015,171	6	311,211	25	756,445	231,143	817,929	2,116,728	3.47
6/13 through 5/14	67,000,396	9	699,838	32	777,987	1,837,448	1,816,927	5,132,200	7.66
5 YR. TOTAL	284,459,316	43	2,495,068	131	3,278,401	4,143,336	5,139,329	15,056,134	5.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	2.030	75%	3.263	5.29			
Pure Premium Indicated by National Relativity		17%	1.525	12%	3.086	4.61			
Pure Premium Present on Rate Level		18%	1.632	13%	2.342	3.97			
Pure Premium Derived by Formula		1.873		3.122		5.00			

CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	20,294,281	3	141,778	7	212,366	106,511	183,793	644,448	3.18
6/10 through 5/11	16,130,439	0	0	7	137,975	0	288,489	426,464	2.64
6/11 through 5/12	21,764,650	0	0	3	56,158	0	78,315	134,473	0.62
6/12 through 5/13	17,550,497	1	28,169	2	61,774	44,047	478,574	612,564	3.49
6/13 through 5/14	15,403,521	0	0	5	62,077	0	93,494	155,571	1.01
5 YR. TOTAL	91,143,388	4	169,947	24	530,350	150,558	1,122,665	1,973,520	2.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.768	40%	1.397	2.17			
Pure Premium Indicated by National Relativity		33%	1.091	30%	1.967	3.06			
Pure Premium Present on Rate Level		33%	0.978	30%	1.513	2.49			
Pure Premium Derived by Formula		0.944		1.603		2.55			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 3/1/2017

CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,089,436	0	0	0	0	0	5,951	5,951	0.29
6/10 through 5/11	1,266,146	1	12,464	1	3,044	4,531	5,212	25,251	2.00
6/11 through 5/12	1,025,728	0	0	0	0	0	242	242	0.02
6/12 through 5/13	1,113,551	0	0	0	0	0	16,295	16,295	1.46
6/13 through 5/14	728,386	0	0	2	63,111	0	122,252	185,363	25.45
5 YR. TOTAL	6,223,247	1	12,464	3	66,155	4,531	149,952	233,102	3.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.263	26%	2.482	3.75			
Pure Premium Indicated by National Relativity		20%	2.746	21%	3.603	6.35			
Pure Premium Present on Rate Level		58%	4.886	53%	7.732	12.62			
Pure Premium Derived by Formula			3.661		5.500	9.16			

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	55,575,868	7	268,472	20	181,330	667,148	362,091	1,479,041	2.66
6/10 through 5/11	65,021,940	3	155,939	22	502,526	252,514	844,956	1,755,935	2.70
6/11 through 5/12	67,190,791	8	337,603	19	184,734	754,878	387,196	1,664,411	2.48
6/12 through 5/13	59,010,000	3	267,043	20	430,956	1,091,565	909,418	2,698,982	4.57
6/13 through 5/14	63,778,198	3	415,072	27	736,769	912,363	1,264,148	3,328,352	5.22
5 YR. TOTAL	310,576,797	24	1,444,129	108	2,036,315	3,678,468	3,767,809	10,926,721	3.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.121	79%	2.398	3.52			
Pure Premium Indicated by National Relativity		20%	1.409	10%	3.175	4.58			
Pure Premium Present on Rate Level		21%	1.152	11%	2.423	3.58			
Pure Premium Derived by Formula			1.185		2.478	3.66			

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	215,780,202	26	924,083	110	1,499,943	3,039,708	2,650,709	8,114,443	3.76
6/10 through 5/11	231,038,313	28	1,333,003	112	1,657,357	3,729,611	2,900,539	9,620,510	4.16
6/11 through 5/12	230,349,745	22	1,016,765	100	1,229,581	1,351,364	2,597,968	6,195,678	2.69
6/12 through 5/13	247,709,741	14	971,022	95	1,909,612	1,836,908	3,177,539	7,895,081	3.19
6/13 through 5/14	275,269,615	18	768,209	87	1,891,493	1,506,814	2,839,191	7,005,707	2.55
5 YR. TOTAL	1,200,147,616	108	5,013,082	504	8,187,986	11,464,405	14,165,946	38,831,419	3.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.100	100%	2.136	3.24			
Pure Premium Indicated by National Relativity		0%	1.129	0%	2.185	3.31			
Pure Premium Present on Rate Level		0%	1.157	0%	2.299	3.46			
Pure Premium Derived by Formula			1.100		2.136	3.24			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5539		METAL BUILDING ERECTION-PREFABRICATED & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,919,462	1	40,571	1	1,696	58,269	44,539	145,075	4.97
6/10 through 5/11	2,923,922	0	0	5	81,471	0	216,624	298,095	10.20
6/11 through 5/12	1,813,457	0	0	0	0	0	0	0	0.00
6/12 through 5/13	2,470,689	0	0	1	1,466	0	6,449	7,915	0.32
6/13 through 5/14	2,492,131	1	58,452	3	6,264	163,751	37,376	265,843	10.67
5 YR. TOTAL	12,619,661	2	99,023	10	90,897	222,020	304,988	716,928	5.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	1.505	29%		4.176		5.68	
Pure Premium Indicated by National Relativity		17%	4.155	18%		3.696		7.85	
Pure Premium Present on Rate Level		59%	3.052	53%		4.921		7.97	
Pure Premium Derived by Formula			2.868			4.484		7.35	

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	57,422,894	15	445,734	46	672,998	1,772,685	1,993,420	4,884,837	8.51
6/10 through 5/11	72,198,958	21	1,026,964	82	1,469,781	4,307,574	3,583,300	10,387,619	14.39
6/11 through 5/12	79,151,504	25	1,436,368	72	1,917,488	5,446,933	3,164,691	11,965,480	15.12
6/12 through 5/13	68,603,128	19	902,057	61	1,387,281	3,905,989	3,213,770	9,409,097	13.72
6/13 through 5/14	61,097,215	7	321,091	46	771,436	1,488,308	2,352,787	4,933,622	8.08
5 YR. TOTAL	338,473,699	87	4,132,214	307	6,218,984	16,921,489	14,307,968	41,580,655	12.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		95%	3.058	100%		9.227		12.29	
Pure Premium Indicated by National Relativity		2%	3.135	0%		7.520		10.66	
Pure Premium Present on Rate Level		3%	3.463	0%		9.346		12.81	
Pure Premium Derived by Formula			3.072			9.227		12.30	

CLASS 5604		CONSTRUCTION -- EXECUTIVES, SUPERVISORS OR FOREMEN OVERSEEING JOBSITES -- NOT PERFORMING ACTUAL CONSTRUCTION WORK							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,591,727	0	0	0	0	0	180	180	0.00
6/10 through 5/11	24,792,463	1	107,880	0	0	176,888	58,323	343,091	1.38
6/11 through 5/12	43,219,647	2	10,258	4	55,915	78,908	145,722	290,803	0.67
6/12 through 5/13	51,490,620	2	19,693	3	43,197	82,234	172,232	317,356	0.62
6/13 through 5/14	65,809,839	1	17,121	11	206,472	27,790	414,550	665,933	1.01
5 YR. TOTAL	193,904,296	6	154,952	18	305,584	365,820	791,007	1,617,363	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		35%	0.238	43%		0.597		0.84	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		65%	0.501	57%		0.835		1.34	
Pure Premium Derived by Formula			0.409			0.733		1.14	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	358,467,820	15	1,066,871	43	893,078	2,181,407	1,652,936	5,794,292	1.62
6/10 through 5/11	395,513,442	15	646,756	40	873,642	908,123	1,676,523	4,105,044	1.04
6/11 through 5/12	415,366,430	9	275,931	35	439,923	909,311	1,050,350	2,675,515	0.64
6/12 through 5/13	425,998,553	7	235,775	36	1,065,215	561,726	1,535,355	3,398,071	0.80
6/13 through 5/14	468,239,640	9	323,335	39	1,188,380	686,865	1,640,036	3,838,616	0.82
5 YR. TOTAL	2,063,585,885	55	2,548,668	193	4,460,238	5,247,432	7,555,200	19,811,538	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		78%	0.340	96%		0.620		0.96	
Pure Premium Indicated by National Relativity		11%	0.286	2%		0.604		0.89	
Pure Premium Present on Rate Level		11%	0.347	2%		0.601		0.95	
Pure Premium Derived by Formula			0.335			0.619		0.95	

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,485,442	2	9,829	4	29,372	15,432	156,486	211,119	2.49
6/10 through 5/11	9,670,718	2	17,631	8	225,858	42,221	384,247	669,957	6.93
6/11 through 5/12	9,546,099	0	0	1	2,419	0	37,072	39,491	0.41
6/12 through 5/13	7,715,418	0	0	4	19,520	0	99,786	119,306	1.55
6/13 through 5/14	8,286,492	1	27,408	7	111,999	135,177	397,642	672,226	8.11
5 YR. TOTAL	43,704,169	5	54,868	24	389,168	192,830	1,075,233	1,712,099	3.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	1.016	36%		2.901		3.92	
Pure Premium Indicated by National Relativity		37%	1.397	32%		3.012		4.41	
Pure Premium Present on Rate Level		37%	1.035	32%		2.368		3.40	
Pure Premium Derived by Formula			1.164			2.766		3.93	

CLASS 5613		CLEANER - DEBRIS REMOVAL - TEMPORARY LABOR SERVICE							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,738,380	0	0	6	70,288	0	98,734	169,022	6.17
6/10 through 5/11	1,982,547	0	0	1	2,556	0	11,984	14,540	0.73
6/11 through 5/12	6,404,984	0	0	1	5,014	0	39,133	44,147	0.69
6/12 through 5/13	2,309,997	0	0	4	13,816	0	41,999	55,815	2.42
6/13 through 5/14	3,311,399	0	0	3	9,483	0	36,374	45,857	1.38
5 YR. TOTAL	16,747,307	0	0	15	101,157	0	228,224	329,381	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	0.604	30%		1.363		1.97	
Pure Premium Indicated by National Relativity		38%	2.898	35%		7.008		9.91	
Pure Premium Present on Rate Level		39%	2.092	35%		4.070		6.16	
Pure Premium Derived by Formula			2.056			4.286		6.34	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS	CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT								
5645									
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY				INDEMNITY NOT-LIKELY		MED LIKELY	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT		MED NOT-LIKELY	TOTAL
						AMOUNT		AMOUNT	PURE PREM.
6/09 through 5/10	68,872,779	20	608,217	58	1,077,361	3,209,868		2,919,570	7,815,016
6/10 through 5/11	77,654,972	19	671,088	84	1,134,178	4,035,888		2,310,294	8,151,448
6/11 through 5/12	78,804,728	23	903,905	70	1,098,781	3,120,402		2,013,460	7,136,548
6/12 through 5/13	79,302,655	19	1,170,139	59	1,046,962	4,708,758		2,312,712	9,238,571
6/13 through 5/14	86,014,304	18	1,899,979	66	1,750,101	4,946,463		3,860,674	12,457,217
5 YR. TOTAL	390,649,438	99	5,253,328	337	6,107,383	20,021,379		13,416,710	44,798,800
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		90%	2.908	100%	8.560	11.47		11.47	
Pure Premium Indicated by National Relativity		5%	2.520	0%	5.791	8.31		8.31	
Pure Premium Present on Rate Level		5%	2.615	0%	7.565	10.18		10.18	
Pure Premium Derived by Formula			2.874		8.560	11.43		11.43	

CLASS	BUILDING RAISING OR MOVING								
5703									
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY				INDEMNITY NOT-LIKELY		MED LIKELY	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT		MED NOT-LIKELY	TOTAL
						AMOUNT		AMOUNT	PURE PREM.
6/09 through 5/10	200,348	2	111,058	0	0	191,039		0	302,097
6/10 through 5/11	248,720	0	0	0	0	0		816	816
6/11 through 5/12	157,259	0	0	0	0	0		0	0
6/12 through 5/13	188,479	0	0	0	0	0		0	0
6/13 through 5/14	215,017	0	0	0	0	0		0	0
5 YR. TOTAL	1,009,823	2	111,058	0	0	191,039		816	302,913
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	10.998	13%	18.999	30.00		30.00	
Pure Premium Indicated by National Relativity		27%	2.680	29%	7.013	9.69		9.69	
Pure Premium Present on Rate Level		62%	4.903	58%	9.023	13.93		13.93	
Pure Premium Derived by Formula			4.973		9.737	14.71		14.71	

CLASS	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS								
5705									
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY				INDEMNITY NOT-LIKELY		MED NOT-LIKELY	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT		AMOUNT	TOTAL
						AMOUNT		AMOUNT	PURE PREM.
6/09 through 5/10	104,488	0	0	0	0	0		0	0.00
6/10 through 5/11	62,455	0	0	0	0	0		0	0.00
6/11 through 5/12	52,313	0	0	1	30,358	0		98,934	129,292
6/12 through 5/13	24,146	0	0	0	0	0		0	0.00
6/13 through 5/14	1,459	0	0	0	0	0		0	0.00
5 YR. TOTAL	244,861	0	0	1	30,358	0		98,934	129,292
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	12.398	7%	40.404	52.80		52.80	
Pure Premium Indicated by National Relativity		27%	5.857	29%	13.202	19.06		19.06	
Pure Premium Present on Rate Level		68%	2.789	64%	7.780	10.57		10.57	
Pure Premium Derived by Formula			4.098		11.636	15.73		15.73	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS	SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS								
5951									
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	513,237	0	0	0	0	0	234	234	0.05
6/10 through 5/11	537,072	0	0	0	0	0	4,261	4,261	0.79
6/11 through 5/12	117,862	0	0	0	0	0	0	0	0.00
6/12 through 5/13	114,561	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,282,732	0	0	0	0	0	4,495	4,495	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%		0.350		0.35	
Pure Premium Indicated by National Relativity		32%	0.069	34%		0.187		0.26	
Pure Premium Present on Rate Level		66%	0.082	63%		0.222		0.30	
Pure Premium Derived by Formula			0.076			0.214		0.29	

CLASS	PILE DRIVING								
6003									
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	557,090	0	0	0	0	0	0	0	0.00
6/10 through 5/11	916,697	0	0	0	0	0	756	756	0.08
6/11 through 5/12	1,558,157	0	0	0	0	0	0	0	0.00
6/12 through 5/13	826,082	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,726,307	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,584,333	0	0	0	0	0	756	756	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.000	16%		0.014		0.01	
Pure Premium Indicated by National Relativity		41%	1.807	42%		2.858		4.67	
Pure Premium Present on Rate Level		45%	1.611	42%		2.535		4.15	
Pure Premium Derived by Formula			1.466			2.267		3.73	

CLASS	JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS								
6005									
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	247,332	0	0	0	0	0	0	0	0.00
6/10 through 5/11	472,686	0	0	0	0	0	0	0	0.00
6/11 through 5/12	445,371	0	0	1	27,243	0	10,162	37,405	8.40
6/12 through 5/13	450,984	0	0	0	0	0	0	0	0.00
6/13 through 5/14	147,665	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,764,038	0	0	1	27,243	0	10,162	37,405	2.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	1.544	8%		0.576		2.12	
Pure Premium Indicated by National Relativity		14%	0.947	15%		2.731		3.68	
Pure Premium Present on Rate Level		79%	0.822	77%		1.359		2.18	
Pure Premium Derived by Formula			0.890			1.502		2.39	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# Tennessee

EFFECTIVE 3/1/2017

CLASS 6017	DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
CASES	AMOUNT	CASES	AMOUNT						
6/09 through 5/10	1,060,719	0	0	1	1,152	0	8,386	9,538	0.90
6/10 through 5/11	241,203	0	0	0	0	0	623	623	0.26
6/11 through 5/12	105,520	0	0	0	0	0	0	0	0.00
6/12 through 5/13	271,199	0	0	0	0	0	0	0	0.00
6/13 through 5/14	3,359,930	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,038,571	0	0	1	1,152	0	9,009	10,161	0.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.023	16%	0.179	0.20			
Pure Premium Indicated by National Relativity		29%	1.450	31%	2.451	3.90			
Pure Premium Present on Rate Level		56%	2.268	53%	2.647	4.92			
Pure Premium Derived by Formula		1.694		2.191		3.89			

CLASS 6018	DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
CASES	AMOUNT	CASES	AMOUNT						
6/09 through 5/10	184,574	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	152,929	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,149,052	0	0	0	0	0	0	0	0.00
6/13 through 5/14	2,460,089	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,946,644	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	0.632	17%	0.519	1.15			
Pure Premium Present on Rate Level		75%	0.836	74%	0.759	1.60			
Pure Premium Derived by Formula		0.728		0.650		1.38			

CLASS 6045	LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
CASES	AMOUNT	CASES	AMOUNT						
6/09 through 5/10	21,420	0	0	0	0	0	0	0	0.00
6/10 through 5/11	23,210	0	0	0	0	0	0	0	0.00
6/11 through 5/12	80,241	0	0	0	0	0	0	0	0.00
6/12 through 5/13	111,457	0	0	0	0	0	0	0	0.00
6/13 through 5/14	159,012	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	395,340	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	2.111	21%	1.843	3.95			
Pure Premium Present on Rate Level		76%	1.015	75%	1.296	2.31			
Pure Premium Derived by Formula		1.194		1.359		2.55			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,411,138	2	124,045	5	86,793	118,378	113,607	442,823	3.07
6/10 through 5/11	12,015,863	1	17,467	18	384,608	65,714	1,163,723	1,631,512	13.58
6/11 through 5/12	12,115,113	1	16,986	11	173,100	35,677	289,173	514,936	4.25
6/12 through 5/13	12,644,687	1	11,111	1	5,964	33,835	36,547	87,457	0.69
6/13 through 5/14	14,331,349	2	104,690	5	153,544	171,699	227,944	657,877	4.59
5 YR. TOTAL	65,518,150	7	274,299	40	804,009	425,303	1,830,994	3,334,605	5.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.646	51%	3.444	5.09			
Pure Premium Indicated by National Relativity		29%	1.980	24%	3.670	5.65			
Pure Premium Present on Rate Level		30%	2.191	25%	3.919	6.11			
Pure Premium Derived by Formula			1.906		3.617	5.52			

CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,246,843	0	0	1	2,158	0	9,455	11,613	0.52
6/10 through 5/11	1,902,666	0	0	0	0	0	0	0	0.00
6/11 through 5/12	175,308	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	53,338	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,378,155	0	0	1	2,158	0	9,455	11,613	0.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.049	11%	0.216	0.27			
Pure Premium Indicated by National Relativity		45%	0.815	44%	1.272	2.09			
Pure Premium Present on Rate Level		46%	0.689	45%	1.198	1.89			
Pure Premium Derived by Formula			0.688		1.123	1.81			

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	216,745	0	0	0	0	0	0	0	0.00
6/10 through 5/11	101,230	0	0	0	0	0	0	0	0.00
6/11 through 5/12	108,614	0	0	0	0	0	0	0	0.00
6/12 through 5/13	96,074	0	0	0	0	0	0	0	0.00
6/13 through 5/14	190,817	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	713,480	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	0.567	47%	0.906	1.47			
Pure Premium Present on Rate Level		48%	0.534	48%	0.897	1.43			
Pure Premium Derived by Formula			0.528		0.856	1.38			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	220,342	0	0	0	0	0	0	0	0.00
6/10 through 5/11	218,251	0	0	0	0	0	0	0	0.00
6/11 through 5/12	94,394	0	0	0	0	0	0	0	0.00
6/12 through 5/13	63,353	0	0	0	0	0	0	0	0.00
6/13 through 5/14	19,200	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	615,540	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	0.250	26%	0.569	0.82			
Pure Premium Present on Rate Level		72%	0.606	69%	1.041	1.65			
Pure Premium Derived by Formula			0.496		0.866	1.36			

CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	623,171	1	13,397	0	0	32,433	0	45,830	7.36
6/10 through 5/11	590,213	0	0	1	92,324	0	59,618	151,942	25.74
6/11 through 5/12	523,835	0	0	0	0	0	0	0	0.00
6/12 through 5/13	477,631	0	0	0	0	0	1,499	1,499	0.31
6/13 through 5/14	400,082	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,614,932	1	13,397	1	92,324	32,433	61,117	199,271	7.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	4.043	13%	3.578	7.62			
Pure Premium Indicated by National Relativity		43%	1.458	43%	2.434	3.89			
Pure Premium Present on Rate Level		44%	3.223	44%	3.108	6.33			
Pure Premium Derived by Formula			2.571		2.879	5.45			

CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	176,713,545	17	968,155	82	1,918,970	2,333,362	1,959,942	7,180,429	4.06
6/10 through 5/11	160,328,221	16	549,894	53	702,084	1,447,155	1,443,854	4,142,987	2.58
6/11 through 5/12	164,210,788	20	961,629	56	1,316,121	1,873,217	2,109,188	6,260,155	3.81
6/12 through 5/13	158,078,567	17	449,520	50	1,359,494	1,270,968	1,996,517	5,076,499	3.21
6/13 through 5/14	181,215,791	14	1,255,983	63	1,045,677	2,877,468	2,006,289	7,185,417	3.97
5 YR. TOTAL	840,546,912	84	4,185,181	304	6,342,346	9,802,170	9,515,790	29,845,487	3.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	1.252	100%	2.298	3.55			
Pure Premium Indicated by National Relativity		4%	1.158	0%	2.234	3.39			
Pure Premium Present on Rate Level		5%	1.271	0%	2.194	3.47			
Pure Premium Derived by Formula			1.249		2.298	3.55			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,276,784	1	6,295	0	0	31,761	3,609	41,665	0.97
6/10 through 5/11	5,092,146	0	0	2	34,999	0	68,263	103,262	2.03
6/11 through 5/12	5,775,452	0	0	0	0	0	9,212	9,212	0.16
6/12 through 5/13	6,234,911	0	0	2	34,155	0	64,069	98,224	1.58
6/13 through 5/14	8,139,753	1	96,527	2	10,447	113,840	87,499	308,313	3.79
5 YR. TOTAL	29,519,046	2	102,822	6	79,601	145,601	232,652	560,676	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.618	26%	1.281	1.90			
Pure Premium Indicated by National Relativity		40%	0.894	37%	2.311	3.21			
Pure Premium Present on Rate Level		40%	0.801	37%	1.594	2.40			
Pure Premium Derived by Formula			0.802		1.778	2.58			

CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	6,508,956	0	0	1	51,659	0	47,097	98,756	1.52
6/10 through 5/11	13,812,415	2	184,619	6	119,805	99,731	91,805	495,960	3.59
6/11 through 5/12	9,748,914	0	0	3	182,314	0	159,216	341,530	3.50
6/12 through 5/13	19,344,279	0	0	0	0	0	3,480	3,480	0.02
6/13 through 5/14	14,683,387	0	0	0	0	0	65,539	65,539	0.45
5 YR. TOTAL	64,097,951	2	184,619	10	353,778	99,731	367,137	1,005,265	1.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.840	30%	0.728	1.57			
Pure Premium Indicated by National Relativity		35%	0.656	35%	1.080	1.74			
Pure Premium Present on Rate Level		36%	0.956	35%	1.088	2.04			
Pure Premium Derived by Formula			0.817		0.977	1.79			

CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,258,993	1	107,096	2	2,611	111,942	2,965	224,614	17.84
6/10 through 5/11	1,347,055	0	0	0	0	0	2,043	2,043	0.15
6/11 through 5/12	1,692,868	0	0	5	19,100	0	138,695	157,795	9.32
6/12 through 5/13	1,156,571	1	8,876	2	184,953	27,916	224,613	446,358	38.59
6/13 through 5/14	877,537	0	0	0	0	0	3,014	3,014	0.34
5 YR. TOTAL	6,333,024	2	115,972	9	206,664	139,858	371,330	833,824	13.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	5.094	22%	8.072	13.17			
Pure Premium Indicated by National Relativity		39%	1.552	39%	2.543	4.10			
Pure Premium Present on Rate Level		40%	4.316	39%	4.799	9.12			
Pure Premium Derived by Formula			3.401		4.639	8.04			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		46%	2.338	49%	4.089	6.43			
Pure Premium Present on Rate Level		54%	2.553	51%	4.738	7.29			
Pure Premium Derived by Formula			2.454		4.420	6.87			

CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	174,570	0	0	0	0	0	0	0	0.00
6/10 through 5/11	34,208	0	0	0	0	0	0	0	0.00
6/11 through 5/12	230,468	0	0	0	0	0	0	0	0.00
6/12 through 5/13	430,702	0	0	0	0	0	0	0	0.00
6/13 through 5/14	29,266	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	899,214	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	0.484	47%	0.794	1.28			
Pure Premium Present on Rate Level		48%	0.489	48%	0.658	1.15			
Pure Premium Derived by Formula			0.467		0.689	1.16			

CLASS 6251 + +		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	79,461	0	0	0	0	0	0	0	0.00
6/10 through 5/11	45,445	0	0	0	0	0	0	0	0.00
6/11 through 5/12	32,310	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	157,216	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	1.559	30%	1.890	3.45			
Pure Premium Present on Rate Level		69%	1.553	67%	1.466	3.02			
Pure Premium Derived by Formula			1.508		1.549	3.06			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	767,677	0	0	0	0	0	0	0	0.00
6/10 through 5/11	736,817	0	0	0	0	0	0	0	0.00
6/11 through 5/12	3,218,137	1	17,911	0	0	33,075	2,592	53,578	1.67
6/12 through 5/13	8,812,895	1	12,882	2	21,325	9,178	71,824	115,209	1.31
6/13 through 5/14	3,986,741	1	64,452	1	2,051	27,737	4,249	98,489	2.47
5 YR. TOTAL	17,522,267	3	95,245	3	23,376	69,990	78,665	267,276	1.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.677	27%	0.848	1.53			
Pure Premium Indicated by National Relativity		35%	1.134	36%	2.292	3.43			
Pure Premium Present on Rate Level		44%	1.579	37%	3.005	4.58			
Pure Premium Derived by Formula			1.234		2.166	3.40			

CLASS 6260 + +		TUNNELING-PNEUMATIC-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	2,488	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,488	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	4.274	17%	6.400	10.67			
Pure Premium Present on Rate Level		83%	3.438	82%	2.971	6.41			
Pure Premium Derived by Formula			3.537		3.524	7.06			

CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	12,949,042	1	126,298	7	99,343	156,912	248,506	631,059	4.87
6/10 through 5/11	12,305,854	3	211,105	9	89,276	1,012,227	150,103	1,462,711	11.89
6/11 through 5/12	14,119,323	1	24,961	6	321,570	26,957	311,121	684,609	4.85
6/12 through 5/13	13,766,495	2	210,518	9	79,729	1,065,362	346,906	1,702,515	12.37
6/13 through 5/14	18,023,836	2	127,214	9	52,642	621,559	184,910	986,325	5.47
5 YR. TOTAL	71,164,550	9	700,096	40	642,560	2,883,017	1,241,546	5,467,219	7.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.887	52%	5.796	7.68			
Pure Premium Indicated by National Relativity		33%	1.286	24%	2.454	3.74			
Pure Premium Present on Rate Level		33%	1.237	24%	3.724	4.96			
Pure Premium Derived by Formula			1.474		4.497	5.97			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	28,452,302	3	130,013	15	148,621	1,199,045	558,917	2,036,596	7.16
6/10 through 5/11	30,492,061	1	6,182	8	123,606	8,268	236,570	374,626	1.23
6/11 through 5/12	33,973,068	4	294,142	8	470,799	419,319	233,442	1,417,702	4.17
6/12 through 5/13	31,687,477	3	86,641	17	436,745	168,526	1,075,948	1,767,860	5.58
6/13 through 5/14	35,948,090	2	217,805	17	746,725	687,752	658,556	2,310,838	6.43
5 YR. TOTAL	160,552,998	13	734,783	65	1,926,496	2,482,910	2,763,433	7,907,622	4.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	1.658	65%		3.268		4.93	
Pure Premium Indicated by National Relativity		28%	0.891	17%		1.891		2.78	
Pure Premium Present on Rate Level		28%	1.099	18%		2.872		3.97	
Pure Premium Derived by Formula			1.287			2.963		4.25	

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	12,472,653	0	0	8	60,108	0	159,301	219,409	1.76
6/10 through 5/11	14,275,482	0	0	3	34,243	0	62,114	96,357	0.68
6/11 through 5/12	12,392,767	1	5,567	2	14,179	4,794	70,066	94,606	0.76
6/12 through 5/13	13,378,224	0	0	3	11,364	0	66,024	77,388	0.58
6/13 through 5/14	16,344,124	0	0	0	0	0	5,966	5,966	0.04
5 YR. TOTAL	68,863,250	1	5,567	16	119,894	4,794	363,471	493,726	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	0.182	39%		0.535		0.72	
Pure Premium Indicated by National Relativity		35%	1.119	30%		1.935		3.05	
Pure Premium Present on Rate Level		36%	0.866	31%		1.951		2.82	
Pure Premium Derived by Formula			0.756			1.394		2.15	

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,271,010	3	72,137	7	39,550	153,401	74,692	339,780	4.11
6/10 through 5/11	10,597,847	3	84,145	11	158,339	129,902	158,121	530,507	5.01
6/11 through 5/12	9,949,464	2	9,519	4	4,683	2,541	25,336	42,079	0.42
6/12 through 5/13	10,497,408	0	0	7	112,357	0	331,158	443,515	4.23
6/13 through 5/14	10,962,083	3	85,173	4	20,401	491,296	240,408	837,278	7.64
5 YR. TOTAL	50,277,812	11	250,974	33	335,330	777,140	829,715	2,193,159	4.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		31%	1.166	40%		3.196		4.36	
Pure Premium Indicated by National Relativity		34%	1.648	30%		3.082		4.73	
Pure Premium Present on Rate Level		35%	1.474	30%		2.749		4.22	
Pure Premium Derived by Formula			1.438			3.028		4.47	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	4,323,820	0	0	0	0	0	3,665	3,665	0.09
6/11 through 5/12	40,894,850	3	11,836	9	123,094	92,442	267,546	494,918	1.21
6/12 through 5/13	50,466,385	0	0	9	55,603	0	372,506	428,109	0.85
6/13 through 5/14	51,370,120	2	48,355	8	64,541	87,024	103,829	303,749	0.59
5 YR. TOTAL	147,055,175	5	60,191	26	243,238	179,466	747,546	1,230,441	0.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.206	34%	0.630	0.84			
Pure Premium Indicated by National Relativity		37%	0.371	33%	0.708	1.08			
Pure Premium Present on Rate Level		37%	0.307	33%	0.650	0.96			
Pure Premium Derived by Formula			0.304		0.662	0.97			

CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	179,328,731	8	176,096	48	525,813	698,654	1,618,930	3,019,493	1.68
6/10 through 5/11	190,467,085	9	312,705	43	876,731	251,240	1,845,874	3,286,550	1.73
6/11 through 5/12	184,272,789	5	212,316	44	363,793	222,292	1,034,030	1,832,431	1.00
6/12 through 5/13	199,320,933	14	343,114	52	590,681	740,466	1,968,016	3,642,277	1.83
6/13 through 5/14	158,370,948	5	50,413	54	548,638	195,967	1,445,844	2,240,862	1.42
5 YR. TOTAL	911,760,486	41	1,094,644	241	2,905,656	2,108,619	7,912,694	14,021,613	1.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.439	86%	1.099	1.54			
Pure Premium Indicated by National Relativity		18%	0.524	7%	1.232	1.76			
Pure Premium Present on Rate Level		19%	0.473	7%	1.049	1.52			
Pure Premium Derived by Formula			0.461		1.105	1.57			

CLASS 6811		BOAT BUILDING-WOOD-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	15,869	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	88,873	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	104,742	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	1.183	16%	2.224	3.41			
Pure Premium Present on Rate Level		82%	1.459	81%	2.047	3.51			
Pure Premium Derived by Formula			1.374		2.014	3.39			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	37,546,856	0	0	13	109,900	0	310,873	420,773	1.12
6/10 through 5/11	40,310,672	3	70,851	12	158,036	101,411	388,260	718,558	1.78
6/11 through 5/12	45,145,405	4	62,956	15	114,564	125,298	350,558	653,376	1.45
6/12 through 5/13	48,885,660	0	0	5	50,867	0	183,512	234,379	0.48
6/13 through 5/14	53,675,041	0	0	11	119,089	0	347,480	466,569	0.87
5 YR. TOTAL	225,563,634	7	133,807	56	552,456	226,709	1,580,683	2,493,655	1.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		39%	0.304		52%	0.801		1.11	
Pure Premium Indicated by National Relativity		30%	0.754		24%	1.775		2.53	
Pure Premium Present on Rate Level		31%	0.556		24%	1.192		1.75	
Pure Premium Derived by Formula			0.517			1.129		1.65	

CLASS 6836		MARINA & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,595,367	2	25,251	0	0	33,047	47,999	106,297	1.11
6/10 through 5/11	9,878,606	0	0	9	91,403	0	136,604	228,007	2.31
6/11 through 5/12	10,794,388	1	9,352	3	13,608	57,984	59,486	140,430	1.30
6/12 through 5/13	10,511,839	0	0	5	271,687	0	734,386	1,006,073	9.57
6/13 through 5/14	11,549,608	0	0	5	64,760	0	134,905	199,665	1.73
5 YR. TOTAL	52,329,808	3	34,603	22	441,458	91,031	1,113,380	1,680,472	3.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.910		35%	2.302		3.21	
Pure Premium Indicated by National Relativity		37%	0.646		32%	1.621		2.27	
Pure Premium Present on Rate Level		38%	0.796		33%	1.991		2.79	
Pure Premium Derived by Formula			0.769			1.981		2.75	

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	82,889	0	0	0	0	0	0	0	0.00
6/10 through 5/11	66,530	0	0	0	0	0	0	0	0.00
6/11 through 5/12	110,537	0	0	0	0	0	0	0	0.00
6/12 through 5/13	126,828	0	0	1	7,524	0	5,030	12,554	9.90
6/13 through 5/14	112,195	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	498,979	0	0	1	7,524	0	5,030	12,554	2.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		4%	1.508		5%	1.008		2.52	
Pure Premium Indicated by National Relativity		22%	1.330		24%	2.356		3.69	
Pure Premium Present on Rate Level		74%	0.937		71%	1.616		2.55	
Pure Premium Derived by Formula			1.046			1.763		2.81	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	3,077	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,077	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	0.410	17%	1.243	1.65			
Pure Premium Present on Rate Level		83%	0.955	82%	1.554	2.51			
Pure Premium Derived by Formula			0.858		1.486	2.34			

CLASS 6884		PAINTING-SHIP HULLS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	2,000	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,000	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	0.278	13%	1.118	1.40			
Pure Premium Present on Rate Level		87%	3.866	86%	2.892	6.76			
Pure Premium Derived by Formula			3.397		2.632	6.03			

CLASS 7016 + +		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.586	100%	0.665	1.25			
Pure Premium Derived by Formula			0.586		0.665	1.25			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	72,038	0	0	0	0	0	0	0	0.00
6/10 through 5/11	206,966	0	0	0	0	0	0	0	0.00
6/11 through 5/12	61,026	0	0	0	0	0	0	0	0.00
6/12 through 5/13	282,837	0	0	0	0	0	0	0	0.00
6/13 through 5/14	377,856	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,000,723	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	0.761	23%	0.839	1.60			
Pure Premium Present on Rate Level		73%	0.651	72%	0.739	1.39			
Pure Premium Derived by Formula		0.643		0.725		1.37			

CLASS 7038 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.736	100%	2.339	3.08			
Pure Premium Derived by Formula		0.736		2.339		3.08			

CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.049	100%	2.657	5.71			
Pure Premium Derived by Formula		3.049		2.657		5.71			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7047 + +		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.828	100%	1.298	3.13			
Pure Premium Derived by Formula			1.828		1.298	3.13			

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	5.207	100%	2.424	7.63			
Pure Premium Derived by Formula			5.207		2.424	7.63			

CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	159,586	0	0	3	3,697	0	12,128	15,825	9.92
6/10 through 5/11	123,896	0	0	2	719	0	1,530	2,249	1.82
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	6,780	0	0	0	0	0	0	0	0.00
6/13 through 5/14	478,650	0	0	2	7,623	0	42,677	50,300	10.51
5 YR. TOTAL	768,912	0	0	7	12,039	0	56,335	68,374	8.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	1.566	7%	7.327	8.89			
Pure Premium Indicated by National Relativity		25%	0.508	26%	5.035	5.54			
Pure Premium Present on Rate Level		70%	0.819	67%	2.605	3.42			
Pure Premium Derived by Formula			0.779		3.567	4.35			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	4.811	6%	7.523	12.33			
Pure Premium Present on Rate Level		94%	3.386	94%	2.951	6.34			
Pure Premium Derived by Formula			3.472		3.225	6.70			

CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	7.145	100%	6.934	14.08			
Pure Premium Derived by Formula			7.145		6.934	14.08			

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,752,092	1	5,013	1	28,383	0	58,733	92,129	3.35
6/10 through 5/11	2,332,430	0	0	0	0	0	0	0	0.00
6/11 through 5/12	3,653,723	0	0	2	670	0	23,615	24,285	0.66
6/12 through 5/13	4,179,247	0	0	0	0	0	2,189	2,189	0.05
6/13 through 5/14	4,371,475	0	0	1	601	0	4,440	5,041	0.12
5 YR. TOTAL	17,288,967	1	5,013	4	29,654	0	88,977	123,644	0.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.201	20%	0.515	0.72			
Pure Premium Indicated by National Relativity		35%	0.553	37%	1.294	1.85			
Pure Premium Present on Rate Level		50%	0.724	43%	1.373	2.10			
Pure Premium Derived by Formula			0.586		1.172	1.76			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7219		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,409,247,992	243	12,887,111	833	13,752,629	19,811,458	18,759,386	65,210,584	4.63
6/10 through 5/11	1,261,929,704	205	11,206,335	848	13,582,804	23,476,799	19,941,255	68,207,193	5.41
6/11 through 5/12	5,725,272	0	0	6	237,094	0	118,430	355,524	6.21
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,676,902,968	448	24,093,446	1,687	27,572,527	43,288,257	38,819,071	133,773,301	5.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.930	100%	3.067	5.00			
Pure Premium Indicated by National Relativity		0%	1.620	0%	2.621	4.24			
Pure Premium Present on Rate Level		0%	1.876	0%	3.072	4.95			
Pure Premium Derived by Formula			1.930		3.067	5.00			

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	588,354	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	95,630	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,664,719	0	0	1	53,971	0	49,212	103,183	6.20
5 YR. TOTAL	2,348,703	0	0	1	53,971	0	49,212	103,183	4.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	2.298	11%	2.095	4.39			
Pure Premium Indicated by National Relativity		45%	1.731	44%	2.818	4.55			
Pure Premium Present on Rate Level		46%	1.440	45%	2.189	3.63			
Pure Premium Derived by Formula			1.648		2.455	4.10			

CLASS 7228		TRUCKING - LOCAL HAULING ONLY & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	7,038	0	0	0	0	0	0	0	0.00
6/10 through 5/11	68,468,508	11	642,731	32	470,860	1,427,936	498,761	3,040,288	4.44
6/11 through 5/12	464,222,700	50	3,367,880	220	4,387,895	5,970,757	6,285,903	20,012,435	4.31
6/12 through 5/13	455,427,518	48	2,941,545	251	4,908,787	4,567,809	7,626,915	20,045,056	4.40
6/13 through 5/14	489,910,901	53	2,318,500	240	5,526,702	4,080,764	7,652,403	19,578,369	4.00
5 YR. TOTAL	1,478,036,665	162	9,270,656	743	15,294,244	16,047,266	22,063,982	62,676,148	4.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.662	100%	2.579	4.24			
Pure Premium Indicated by National Relativity		0%	1.513	0%	2.524	4.04			
Pure Premium Present on Rate Level		0%	1.724	0%	2.822	4.55			
Pure Premium Derived by Formula			1.662		2.579	4.24			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7229		TRUCKING - LONG DISTANCE HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	194,934,042	32	1,540,569	88	1,538,758	3,210,202	2,035,782	8,325,311	4.27
6/11 through 5/12	1,113,106,024	204	10,041,329	717	13,625,518	16,514,774	17,034,450	57,216,071	5.14
6/12 through 5/13	1,230,292,533	206	10,362,395	695	12,608,432	20,247,456	20,105,584	63,323,867	5.15
6/13 through 5/14	1,324,818,553	185	10,222,388	788	14,051,228	18,129,684	20,251,190	62,654,490	4.73
5 YR. TOTAL	3,863,151,152	627	32,166,681	2,288	41,823,936	58,102,116	59,427,006	191,519,739	4.96
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.915	100%	3.042	4.96			
Pure Premium Indicated by National Relativity		0%	2.096	0%	3.197	5.29			
Pure Premium Present on Rate Level		0%	1.932	0%	3.165	5.10			
Pure Premium Derived by Formula			1.915		3.042	4.96			

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,887,338	1	13,748	2	29,017	12,970	60,240	115,975	6.15
6/10 through 5/11	20,501,868	4	254,275	7	12,189	450,913	14,370	731,747	3.57
6/11 through 5/12	18,384,921	1	6,932	11	356,578	12,634	386,981	763,125	4.15
6/12 through 5/13	2,829,215	0	0	1	7,827	0	27,636	35,463	1.25
6/13 through 5/14	2,172,722	0	0	3	7,344	0	19,071	26,415	1.22
5 YR. TOTAL	45,776,064	6	274,955	24	412,955	476,517	508,298	1,672,725	3.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.503	37%	2.151	3.65			
Pure Premium Indicated by National Relativity		34%	2.051	31%	3.780	5.83			
Pure Premium Present on Rate Level		34%	1.690	32%	2.585	4.28			
Pure Premium Derived by Formula			1.753		2.795	4.55			

CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	60,049,728	9	325,316	58	552,529	826,996	702,326	2,407,167	4.01
6/10 through 5/11	78,625,027	15	376,755	51	540,365	696,627	884,654	2,498,401	3.18
6/11 through 5/12	71,643,358	11	205,034	66	993,011	254,082	905,231	2,357,358	3.29
6/12 through 5/13	72,965,929	15	1,008,417	55	686,674	1,179,992	828,474	3,703,557	5.08
6/13 through 5/14	76,235,734	14	431,049	73	1,025,449	724,250	1,278,890	3,459,638	4.54
5 YR. TOTAL	359,519,776	64	2,346,571	303	3,798,028	3,681,947	4,599,575	14,426,121	4.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	1.709	81%	2.303	4.01			
Pure Premium Indicated by National Relativity		14%	1.947	9%	3.500	5.45			
Pure Premium Present on Rate Level		14%	1.666	10%	2.313	3.98			
Pure Premium Derived by Formula			1.736		2.412	4.15			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	36,255,940	5	313,573	31	829,737	311,161	585,280	2,039,751	5.63
6/10 through 5/11	36,375,052	7	450,466	31	718,816	413,324	447,208	2,029,814	5.58
6/11 through 5/12	47,095,408	6	379,220	32	555,269	465,449	683,983	2,083,921	4.43
6/12 through 5/13	41,914,598	7	490,905	28	655,350	681,389	428,992	2,256,636	5.38
6/13 through 5/14	41,116,589	9	422,775	17	310,386	641,891	375,641	1,750,693	4.26
5 YR. TOTAL	202,757,587	34	2,056,939	139	3,069,558	2,513,214	2,521,104	10,160,815	5.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	2.528	73%	2.483	5.01			
Pure Premium Indicated by National Relativity		16%	1.953	13%	2.784	4.74			
Pure Premium Present on Rate Level		16%	2.573	14%	3.122	5.70			
Pure Premium Derived by Formula			2.443		2.612	5.06			

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.772	100%	0.873	1.65			
Pure Premium Derived by Formula			0.772		0.873	1.65			

CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	717,395	0	0	0	0	0	0	0	0.00
6/10 through 5/11	304,384	0	0	0	0	0	0	0	0.00
6/11 through 5/12	39,041	0	0	0	0	0	0	0	0.00
6/12 through 5/13	210,191	0	0	0	0	0	0	0	0.00
6/13 through 5/14	261,554	0	0	0	0	0	878	878	0.34
5 YR. TOTAL	1,532,565	0	0	0	0	0	878	878	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	6%	0.057	0.06			
Pure Premium Indicated by National Relativity		11%	0.471	12%	0.416	0.89			
Pure Premium Present on Rate Level		83%	0.853	82%	0.966	1.82			
Pure Premium Derived by Formula			0.760		0.845	1.61			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.737	100%	2.113	4.85			
Pure Premium Derived by Formula		2.737		2.113		4.85			

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,715,576	2	114,470	5	21,314	138,079	55,134	328,997	2.24
6/10 through 5/11	17,400,765	2	50,379	7	54,837	61,251	90,400	256,867	1.48
6/11 through 5/12	31,873,808	2	12,435	10	81,417	37,686	287,782	419,320	1.32
6/12 through 5/13	39,376,696	4	85,128	16	104,229	154,967	298,349	642,673	1.63
6/13 through 5/14	31,965,943	2	43,794	9	34,082	81,235	145,511	304,622	0.95
5 YR. TOTAL	135,332,788	12	306,206	47	295,879	473,218	877,176	1,952,479	1.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.445	45%	0.998	1.44			
Pure Premium Indicated by National Relativity		32%	0.980	27%	2.116	3.10			
Pure Premium Present on Rate Level		33%	0.710	28%	1.379	2.09			
Pure Premium Derived by Formula		0.704		1.407		2.11			

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	13,311,834	3	49,221	4	27,774	65,508	127,277	269,780	2.03
6/10 through 5/11	18,422,852	2	3,103	7	37,447	25,534	81,975	148,059	0.80
6/11 through 5/12	17,301,648	4	37,496	12	48,593	212,316	142,275	440,680	2.55
6/12 through 5/13	13,059,978	3	10,935	12	152,200	28,519	291,407	483,061	3.70
6/13 through 5/14	14,208,646	6	255,615	14	139,937	308,318	262,071	965,941	6.80
5 YR. TOTAL	76,304,958	18	356,370	49	405,951	640,195	905,005	2,307,521	3.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.999	45%	2.025	3.02			
Pure Premium Indicated by National Relativity		34%	1.066	27%	2.255	3.32			
Pure Premium Present on Rate Level		34%	1.033	28%	2.410	3.44			
Pure Premium Derived by Formula		1.033		2.195		3.23			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	451,358,810	73	2,838,395	278	3,342,133	5,238,569	5,992,889	17,411,986	3.86
6/10 through 5/11	457,433,297	62	1,956,182	229	2,668,765	4,140,512	5,133,544	13,899,003	3.04
6/11 through 5/12	447,985,236	66	2,794,590	244	4,189,912	4,843,903	6,392,740	18,221,145	4.07
6/12 through 5/13	455,176,117	50	2,416,832	240	4,216,845	6,351,481	6,721,884	19,707,042	4.33
6/13 through 5/14	457,740,654	43	1,379,282	225	4,169,522	3,404,260	6,458,408	15,411,472	3.37
5 YR. TOTAL	2,269,694,114	294	11,385,281	1,216	18,587,177	23,978,725	30,699,465	84,650,648	3.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	1.321		100%	2.409		3.73	
Pure Premium Indicated by National Relativity		0%	1.111		0%	2.097		3.21	
Pure Premium Present on Rate Level		0%	1.280		0%	2.243		3.52	
Pure Premium Derived by Formula			1.321			2.409		3.73	

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	55,910,950	10	363,956	28	225,130	885,563	512,262	1,986,911	3.55
6/10 through 5/11	59,086,523	9	128,484	25	299,931	712,849	883,807	2,025,071	3.43
6/11 through 5/12	61,576,661	15	233,606	28	232,646	1,044,587	505,728	2,016,567	3.28
6/12 through 5/13	62,975,968	10	204,941	22	345,889	681,721	867,089	2,099,640	3.33
6/13 through 5/14	61,924,117	10	264,496	16	211,709	632,747	569,599	1,678,551	2.71
5 YR. TOTAL	301,474,219	54	1,195,483	119	1,315,305	3,957,467	3,338,485	9,806,740	3.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.833		72%	2.420		3.25	
Pure Premium Indicated by National Relativity		26%	0.878		14%	1.956		2.83	
Pure Premium Present on Rate Level		26%	0.732		14%	2.054		2.79	
Pure Premium Derived by Formula			0.818			2.304		3.12	

CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	31,962,131	8	237,410	30	94,052	899,525	230,580	1,461,567	4.57
6/10 through 5/11	32,464,596	10	332,630	53	341,924	904,245	623,232	2,202,031	6.78
6/11 through 5/12	33,065,002	2	169,834	34	167,464	281,785	373,520	992,603	3.00
6/12 through 5/13	31,837,159	4	167,587	36	294,912	394,339	487,790	1,344,628	4.22
6/13 through 5/14	31,326,490	2	38,516	42	297,623	35,160	634,451	1,005,750	3.21
5 YR. TOTAL	160,655,378	26	945,977	195	1,195,975	2,515,054	2,349,573	7,006,579	4.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		47%	1.333		63%	3.028		4.36	
Pure Premium Indicated by National Relativity		26%	1.052		18%	2.088		3.14	
Pure Premium Present on Rate Level		27%	1.270		19%	2.747		4.02	
Pure Premium Derived by Formula			1.243			2.805		4.05	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7394 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.959	100%	1.393	2.35			
Pure Premium Derived by Formula		0.959		1.393		2.35			

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	653,372	0	0	0	0	0	0	0	0.00
6/10 through 5/11	470,517	0	0	0	0	0	4,347	4,347	0.92
6/11 through 5/12	466,240	0	0	0	0	0	9,424	9,424	2.02
6/12 through 5/13	726,467	0	0	0	0	0	3,428	3,428	0.47
6/13 through 5/14	5,607	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,322,203	0	0	0	0	0	17,199	17,199	0.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	9%	0.741	0.74			
Pure Premium Indicated by National Relativity		19%	0.503	20%	0.951	1.45			
Pure Premium Present on Rate Level		73%	1.066	71%	1.549	2.62			
Pure Premium Derived by Formula		0.874		1.357		2.23			

CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.552	100%	2.367	5.92			
Pure Premium Derived by Formula		3.552		2.367		5.92			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	873,757	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,375,786	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,274,163	0	0	0	0	0	0	0	0.00
6/12 through 5/13	1,349,637	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,582,700	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,456,043	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.009	0.01			
Pure Premium Present on Rate Level		97%	0.032	96%	0.071	0.10			
Pure Premium Derived by Formula			0.031		0.068	0.10			

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	572,939,932	42	1,131,900	475	2,450,805	2,526,355	5,666,515	11,775,575	2.06
6/10 through 5/11	581,195,979	53	1,180,263	442	2,722,771	2,757,476	5,110,753	11,771,263	2.03
6/11 through 5/12	604,885,662	50	1,371,957	508	3,831,635	2,679,329	7,214,069	15,096,990	2.50
6/12 through 5/13	604,613,910	37	597,363	498	4,544,732	2,547,827	8,894,792	16,584,714	2.74
6/13 through 5/14	593,936,025	40	1,250,403	545	4,760,214	3,542,759	9,423,399	18,976,775	3.20
5 YR. TOTAL	2,957,571,508	222	5,531,886	2,468	18,310,157	14,053,746	36,309,528	74,205,317	2.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.806	100%	1.703	2.51			
Pure Premium Indicated by National Relativity		0%	0.879	0%	1.801	2.68			
Pure Premium Present on Rate Level		0%	0.740	0%	1.602	2.34			
Pure Premium Derived by Formula			0.806		1.703	2.51			

CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	870,093,472	6	66,271	35	276,458	110,682	478,512	931,923	0.11
6/10 through 5/11	960,359,015	4	73,604	41	263,868	314,340	624,044	1,275,856	0.13
6/11 through 5/12	970,935,011	6	224,706	32	445,895	1,207,386	720,073	2,598,060	0.27
6/12 through 5/13	903,354,226	10	224,147	26	502,838	532,889	992,455	2,252,329	0.25
6/13 through 5/14	903,960,769	7	458,682	28	371,694	668,043	657,379	2,155,798	0.24
5 YR. TOTAL	4,608,702,493	33	1,047,410	162	1,860,753	2,833,340	3,472,463	9,213,966	0.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.063	83%	0.137	0.20			
Pure Premium Indicated by National Relativity		15%	0.372	8%	0.576	0.95			
Pure Premium Present on Rate Level		15%	0.119	9%	0.187	0.31			
Pure Premium Derived by Formula			0.118		0.177	0.30			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	35,080	0	0	0	0	0	0	0	0.00
6/10 through 5/11	12,985	0	0	0	0	0	0	0	0.00
6/11 through 5/12	20,000	0	0	0	0	0	0	0	0.00
6/12 through 5/13	45,377	0	0	0	0	0	0	0	0.00
6/13 through 5/14	70,439	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	183,881	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	1.326	20%	2.056	3.38			
Pure Premium Present on Rate Level		77%	2.889	76%	2.162	5.05			
Pure Premium Derived by Formula			2.476		2.054	4.53			

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	19,123,388	1	58,049	2	3,609	25,272	57,532	144,462	0.76
6/10 through 5/11	18,549,092	3	64,906	2	46,047	150,024	8,634	269,611	1.45
6/11 through 5/12	19,833,645	1	9,634	4	33,439	29,782	110,034	182,889	0.92
6/12 through 5/13	22,589,736	2	56,587	4	17,293	134,957	51,544	260,381	1.15
6/13 through 5/14	22,612,812	0	0	3	602,531	0	105,930	708,461	3.13
5 YR. TOTAL	102,708,673	7	189,176	15	702,919	340,035	333,674	1,565,804	1.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.869	24%	0.656	1.53			
Pure Premium Indicated by National Relativity		37%	0.161	38%	0.227	0.39			
Pure Premium Present on Rate Level		44%	0.217	38%	0.369	0.59			
Pure Premium Derived by Formula			0.320		0.384	0.70			

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,853,727	0	0	1	1,900	0	16,985	18,885	0.21
6/10 through 5/11	15,484,598	0	0	1	4,325	0	6,810	11,135	0.07
6/11 through 5/12	6,720,226	0	0	0	0	0	0	0	0.00
6/12 through 5/13	6,214,119	0	0	1	9,853	0	8,558	18,411	0.30
6/13 through 5/14	5,958,373	1	39,548	0	0	84,678	5,297	129,523	2.17
5 YR. TOTAL	43,231,043	1	39,548	3	16,078	84,678	37,650	177,954	0.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.129	19%	0.283	0.41			
Pure Premium Indicated by National Relativity		42%	0.450	40%	0.638	1.09			
Pure Premium Present on Rate Level		42%	0.329	41%	0.501	0.83			
Pure Premium Derived by Formula			0.348		0.514	0.86			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	17,675,193	0	0	0	0	0	6,325	6,325	0.04
6/10 through 5/11	24,969,314	0	0	4	43,465	0	33,975	77,440	0.31
6/11 through 5/12	18,732,370	0	0	0	0	0	896	896	0.01
6/12 through 5/13	18,779,068	0	0	2	479,813	0	78,719	558,532	2.97
6/13 through 5/14	17,471,189	0	0	2	40,400	0	44,349	84,749	0.49
5 YR. TOTAL	97,627,134	0	0	8	563,678	0	164,264	727,942	0.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.577	30%	0.168	0.75			
Pure Premium Indicated by National Relativity		32%	0.917	35%	0.896	1.81			
Pure Premium Present on Rate Level		32%	1.053	35%	0.690	1.74			
Pure Premium Derived by Formula		0.838		0.606		1.44			

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	15,097,208	0	0	2	2,799	0	11,584	14,383	0.10
6/10 through 5/11	15,247,393	0	0	2	16,891	0	12,083	28,974	0.19
6/11 through 5/12	15,345,929	0	0	0	0	0	1,995	1,995	0.01
6/12 through 5/13	16,418,473	0	0	3	35,126	0	46,709	81,835	0.50
6/13 through 5/14	17,469,588	0	0	1	2,532	0	19,870	22,402	0.13
5 YR. TOTAL	79,578,591	0	0	8	57,348	0	92,241	149,589	0.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.072	19%	0.116	0.19			
Pure Premium Indicated by National Relativity		41%	0.317	40%	0.301	0.62			
Pure Premium Present on Rate Level		42%	0.216	41%	0.283	0.50			
Pure Premium Derived by Formula		0.233		0.258		0.49			

CLASS 7500		GAS COMPANY: GAS WORKS & SALESPERSONS, DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,487,185	0	0	1	3,812	0	9,999	13,811	0.93
6/10 through 5/11	1,563,836	0	0	2	30,033	0	54,077	84,110	5.38
6/11 through 5/12	418,677	0	0	0	0	0	802	802	0.19
6/12 through 5/13	1,574,398	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,872,334	0	0	2	13,241	0	57,813	71,054	3.80
5 YR. TOTAL	6,916,430	0	0	5	47,086	0	122,691	169,777	2.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.681	12%	1.774	2.46			
Pure Premium Indicated by National Relativity		8%	0.058	8%	0.758	0.82			
Pure Premium Present on Rate Level		83%	0.522	80%	0.921	1.44			
Pure Premium Derived by Formula		0.499		1.010		1.51			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	23,038,593	2	22,575	7	33,911	39,043	84,639	180,168	0.78
6/10 through 5/11	26,157,105	2	50,733	7	178,181	140,992	194,006	563,912	2.16
6/11 through 5/12	24,847,255	6	217,224	8	130,800	502,312	115,950	966,286	3.89
6/12 through 5/13	23,624,102	1	66,454	11	139,227	378,308	625,770	1,209,759	5.12
6/13 through 5/14	22,672,587	1	24,866	4	53,092	55,086	94,991	228,035	1.01
5 YR. TOTAL	120,339,642	12	381,852	37	535,211	1,115,741	1,115,356	3,148,160	2.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.762	46%	1.854	2.62			
Pure Premium Indicated by National Relativity		34%	0.496	27%	1.008	1.50			
Pure Premium Present on Rate Level		34%	0.638	27%	1.642	2.28			
Pure Premium Derived by Formula			0.629		1.568	2.20			

CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	24,763,512	1	103,708	1	6,827	246,733	15,863	373,131	1.51
6/10 through 5/11	24,027,022	0	0	2	64,558	0	59,516	124,074	0.52
6/11 through 5/12	24,760,482	1	5,830	2	146,523	9,621	95,249	257,223	1.04
6/12 through 5/13	21,249,407	0	0	1	60,219	0	163,374	223,593	1.05
6/13 through 5/14	20,870,953	0	0	4	8,197	0	16,668	24,865	0.12
5 YR. TOTAL	115,671,376	2	109,538	10	286,324	256,354	350,670	1,002,886	0.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.342	29%	0.525	0.87			
Pure Premium Indicated by National Relativity		39%	0.256	35%	0.510	0.77			
Pure Premium Present on Rate Level		39%	0.265	36%	0.530	0.80			
Pure Premium Derived by Formula			0.278		0.522	0.80			

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	49,619,727	4	62,917	18	165,346	303,823	429,138	961,224	1.94
6/10 through 5/11	51,523,759	2	137,233	18	105,379	337,742	356,043	936,397	1.82
6/11 through 5/12	51,527,358	2	105,921	14	272,645	538,872	313,002	1,230,440	2.39
6/12 through 5/13	50,552,260	2	172,253	14	137,708	848,674	469,094	1,627,729	3.22
6/13 through 5/14	55,969,375	2	46,565	11	116,358	104,420	396,276	663,619	1.19
5 YR. TOTAL	259,192,479	12	524,889	75	797,436	2,133,531	1,963,553	5,419,409	2.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.510	59%	1.581	2.09			
Pure Premium Indicated by National Relativity		29%	0.710	20%	1.491	2.20			
Pure Premium Present on Rate Level		29%	0.607	21%	1.447	2.05			
Pure Premium Derived by Formula			0.596		1.535	2.13			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	33,252,277	4	48,026	8	64,146	400,171	156,823	669,166	2.01
6/10 through 5/11	37,282,603	1	184,653	10	400,069	546,625	768,554	1,899,901	5.10
6/11 through 5/12	31,291,983	3	277,315	11	716,723	731,838	427,744	2,153,620	6.88
6/12 through 5/13	27,713,332	2	125,814	13	169,250	125,125	350,781	770,970	2.78
6/13 through 5/14	33,286,098	1	159,905	13	728,922	1,128,740	1,433,005	3,450,572	10.37
5 YR. TOTAL	162,826,293	11	795,713	55	2,079,110	2,932,499	3,136,907	8,944,229	5.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		52%	1.766		64%	3.728		5.49	
Pure Premium Indicated by National Relativity		24%	1.439		18%	2.980		4.42	
Pure Premium Present on Rate Level		24%	1.595		18%	2.766		4.36	
Pure Premium Derived by Formula		1.646			3.420			5.07	

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	34,433,181	2	98,368	8	54,751	235,568	104,573	493,260	1.43
6/10 through 5/11	40,774,201	4	57,137	18	566,384	275,549	730,609	1,629,679	4.00
6/11 through 5/12	23,057,974	1	50,718	7	231,372	49,045	313,383	644,518	2.80
6/12 through 5/13	19,923,286	1	2,358	4	106,430	6,636	159,582	275,006	1.38
6/13 through 5/14	17,743,955	1	75,688	1	18,615	28,897	59,081	182,281	1.03
5 YR. TOTAL	135,932,597	9	284,269	38	977,552	595,695	1,367,228	3,224,744	2.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	0.928		42%	1.444		2.37	
Pure Premium Indicated by National Relativity		32%	0.403		29%	0.770		1.17	
Pure Premium Present on Rate Level		32%	0.756		29%	1.150		1.91	
Pure Premium Derived by Formula		0.705			1.163			1.87	

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	77,467,612	11	489,397	36	512,031	822,438	795,462	2,619,328	3.38
6/10 through 5/11	79,595,267	15	1,103,545	37	527,829	2,227,701	857,809	4,716,884	5.93
6/11 through 5/12	77,772,401	6	486,293	49	1,013,105	573,777	1,600,811	3,673,986	4.72
6/12 through 5/13	81,147,818	7	441,007	52	817,091	1,066,091	1,249,779	3,573,968	4.40
6/13 through 5/14	83,885,256	7	717,650	37	1,089,482	955,706	1,764,474	4,527,312	5.40
5 YR. TOTAL	399,868,354	46	3,237,892	211	3,959,538	5,645,713	6,268,335	19,111,478	4.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		73%	1.800		93%	2.979		4.78	
Pure Premium Indicated by National Relativity		13%	0.675		3%	1.510		2.19	
Pure Premium Present on Rate Level		14%	1.554		4%	2.878		4.43	
Pure Premium Derived by Formula			1.619			2.931		4.55	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,825,939	0	0	1	1,488	0	22,998	24,486	0.21
6/10 through 5/11	13,714,346	1	18,083	2	583,739	39,697	52,472	693,991	5.06
6/11 through 5/12	12,461,250	1	3,223	2	5,349	6,729	26,375	41,676	0.34
6/12 through 5/13	15,029,427	1	106,947	6	90,132	174,472	138,676	510,227	3.40
6/13 through 5/14	15,213,508	0	0	4	32,400	0	120,751	153,151	1.01
5 YR. TOTAL	68,244,470	3	128,253	15	713,108	220,898	361,272	1,423,531	2.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.233	30%	0.853	2.09			
Pure Premium Indicated by National Relativity		35%	0.563	35%	1.297	1.86			
Pure Premium Present on Rate Level		36%	0.902	35%	0.988	1.89			
Pure Premium Derived by Formula		0.879		1.056		1.94			

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	41,737,359	4	201,257	7	38,389	112,963	104,464	457,073	1.10
6/10 through 5/11	48,215,750	0	0	7	42,110	0	114,673	156,783	0.33
6/11 through 5/12	47,738,902	4	296,668	3	12,755	228,901	76,689	615,013	1.29
6/12 through 5/13	41,966,370	2	81,091	10	368,523	120,494	1,682,617	2,252,725	5.37
6/13 through 5/14	40,589,585	3	51,019	5	133,919	88,347	276,867	550,152	1.36
5 YR. TOTAL	220,247,966	13	630,035	32	595,696	550,705	2,255,310	4,031,746	1.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.557	49%	1.274	1.83			
Pure Premium Indicated by National Relativity		31%	0.795	25%	1.537	2.33			
Pure Premium Present on Rate Level		32%	0.498	26%	1.084	1.58			
Pure Premium Derived by Formula		0.612		1.290		1.90			

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	177,552,314	23	659,999	79	891,396	2,466,559	2,023,049	6,041,003	3.40
6/10 through 5/11	188,262,495	29	1,399,366	99	1,998,968	1,944,345	3,229,340	8,572,019	4.55
6/11 through 5/12	206,339,077	33	1,107,605	133	1,910,316	3,079,741	2,437,397	8,535,059	4.14
6/12 through 5/13	254,003,872	24	1,049,707	119	2,368,875	2,041,543	3,073,381	8,533,506	3.36
6/13 through 5/14	276,682,170	29	2,043,141	105	1,557,304	4,208,805	2,505,731	10,314,981	3.73
5 YR. TOTAL	1,102,839,928	138	6,259,818	535	8,726,859	13,740,993	13,268,898	41,996,568	3.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.359	100%	2.449	3.81			
Pure Premium Indicated by National Relativity		0%	0.889	0%	1.679	2.57			
Pure Premium Present on Rate Level		0%	1.342	0%	2.382	3.72			
Pure Premium Derived by Formula		1.359		2.449		3.81			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	95,555,789	4	161,834	23	312,474	222,361	605,275	1,301,944	1.36
6/10 through 5/11	102,284,393	4	412,069	24	420,367	885,354	1,101,617	2,819,407	2.76
6/11 through 5/12	109,355,995	5	378,985	24	441,289	312,785	695,127	1,828,186	1.67
6/12 through 5/13	103,174,300	1	81,992	17	379,971	136,814	1,107,173	1,705,950	1.65
6/13 through 5/14	101,130,774	3	132,961	17	333,908	283,902	847,942	1,598,713	1.58
5 YR. TOTAL	511,501,251	17	1,167,841	105	1,888,009	1,841,216	4,357,134	9,254,200	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		53%	0.597	71%		1.212		1.81	
Pure Premium Indicated by National Relativity		23%	0.488	14%		0.979		1.47	
Pure Premium Present on Rate Level		24%	0.541	15%		1.122		1.66	
Pure Premium Derived by Formula			0.558			1.166		1.72	

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	453,488,586	8	220,253	24	101,453	851,576	534,500	1,707,782	0.38
6/10 through 5/11	466,806,324	1	6,043	27	199,976	8,467	637,224	851,710	0.18
6/11 through 5/12	426,982,688	0	0	18	60,863	0	336,473	397,336	0.09
6/12 through 5/13	465,020,927	4	137,715	23	354,796	407,432	855,591	1,755,534	0.38
6/13 through 5/14	518,151,389	3	96,743	21	578,819	125,380	699,329	1,500,271	0.29
5 YR. TOTAL	2,330,449,914	16	460,754	113	1,295,907	1,392,855	3,063,117	6,212,633	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	0.075	65%		0.191		0.27	
Pure Premium Indicated by National Relativity		28%	0.100	17%		0.221		0.32	
Pure Premium Present on Rate Level		28%	0.072	18%		0.202		0.27	
Pure Premium Derived by Formula			0.081			0.198		0.28	

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	46,835,933	14	364,446	48	221,906	993,580	643,615	2,223,547	4.75
6/10 through 5/11	48,051,245	10	305,122	44	245,093	666,362	773,161	1,989,738	4.14
6/11 through 5/12	59,054,900	9	178,175	62	679,605	297,143	1,004,605	2,159,528	3.66
6/12 through 5/13	46,054,332	6	152,780	38	405,466	241,434	811,109	1,610,789	3.50
6/13 through 5/14	71,092,571	14	639,446	41	318,894	1,241,404	856,504	3,056,248	4.30
5 YR. TOTAL	271,088,981	53	1,639,969	233	1,870,964	3,439,923	4,088,994	11,039,850	4.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		60%	1.295	81%		2.777		4.07	
Pure Premium Indicated by National Relativity		20%	1.166	9%		2.424		3.59	
Pure Premium Present on Rate Level		20%	1.391	10%		3.022		4.41	
Pure Premium Derived by Formula			1.288			2.770		4.06	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	6,342,199	0	0	4	5,307	0	51,560	56,867	0.90
6/10 through 5/11	7,351,341	0	0	1	15,715	0	41,945	57,660	0.79
6/11 through 5/12	8,232,460	1	516	6	63,601	5,045	167,508	236,670	2.88
6/12 through 5/13	17,438,690	1	26,760	7	200,526	64,032	317,901	609,219	3.49
6/13 through 5/14	20,565,174	0	0	7	112,626	0	216,099	328,725	1.60
5 YR. TOTAL	59,929,864	2	27,276	25	397,775	69,077	795,013	1,289,141	2.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.709	52%	1.442	2.15			
Pure Premium Indicated by National Relativity		34%	0.803	24%	1.779	2.58			
Pure Premium Present on Rate Level		35%	1.260	24%	4.425	5.69			
Pure Premium Derived by Formula		0.934		2.239		3.17			

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,562,018	0	0	2	1,835	0	705,343	707,178	27.60
6/10 through 5/11	2,536,779	0	0	0	0	0	760,386	760,386	29.97
6/11 through 5/12	2,394,080	0	0	3	3,074	0	579,359	582,433	24.33
6/12 through 5/13	2,200,226	1	28,021	0	0	154,945	371,365	554,331	25.20
6/13 through 5/14	2,185,592	0	0	0	0	0	465,105	465,105	21.28
5 YR. TOTAL	11,878,695	1	28,021	5	4,909	154,945	2,881,558	3,069,433	25.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.277	27%	25.563	25.84			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		84%	1.260	73%	4.425	5.69			
Pure Premium Derived by Formula		1.103		10.132		11.24			

CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	370,505,148	26	519,152	99	853,764	2,941,064	2,743,182	7,057,162	1.91
6/10 through 5/11	382,448,482	17	725,984	98	748,889	1,676,057	2,828,843	5,979,773	1.56
6/11 through 5/12	403,294,561	31	987,527	96	1,234,000	3,516,449	2,852,324	8,590,300	2.13
6/12 through 5/13	389,939,228	19	340,848	108	1,659,092	1,833,814	3,699,250	7,533,004	1.93
6/13 through 5/14	390,841,081	24	580,020	113	1,421,032	2,097,496	3,542,897	7,641,445	1.96
5 YR. TOTAL	1,937,028,500	117	3,153,531	514	5,916,777	12,064,880	15,666,496	36,801,684	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	0.468	100%	1.432	1.90			
Pure Premium Indicated by National Relativity		7%	0.560	0%	1.268	1.83			
Pure Premium Present on Rate Level		8%	0.463	0%	1.372	1.84			
Pure Premium Derived by Formula		0.474		1.432		1.91			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,894,875	0	0	2	7,657	0	20,249	27,906	0.57
6/10 through 5/11	6,582,997	0	0	4	44,513	0	66,280	110,793	1.68
6/11 through 5/12	7,614,014	0	0	6	82,173	0	299,672	381,845	5.02
6/12 through 5/13	7,999,310	0	0	2	3,348	0	17,204	20,552	0.26
6/13 through 5/14	8,672,531	3	42,991	7	34,138	97,891	166,252	341,272	3.94
5 YR. TOTAL	35,763,727	3	42,991	21	171,829	97,891	569,657	882,368	2.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.601	30%	1.867	2.47			
Pure Premium Indicated by National Relativity		38%	0.715	35%	1.339	2.05			
Pure Premium Present on Rate Level		39%	0.970	35%	1.934	2.90			
Pure Premium Derived by Formula		0.788		1.706		2.49			

CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	28,486,697	2	24,756	9	47,423	74,296	65,756	212,231	0.75
6/10 through 5/11	26,954,464	1	1,443	8	38,405	9,970	121,159	170,977	0.63
6/11 through 5/12	27,252,396	1	17,022	7	50,995	194,356	142,329	404,702	1.49
6/12 through 5/13	27,818,411	1	824	7	29,628	6,062	109,432	145,946	0.52
6/13 through 5/14	34,034,027	2	17,729	6	111,659	60,162	231,913	421,463	1.24
5 YR. TOTAL	144,545,995	7	61,774	37	278,110	344,846	670,589	1,355,319	0.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.235	38%	0.702	0.94			
Pure Premium Indicated by National Relativity		36%	0.408	31%	1.162	1.57			
Pure Premium Present on Rate Level		37%	0.345	31%	0.829	1.17			
Pure Premium Derived by Formula		0.338		0.884		1.22			

CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	38,868,019	5	25,873	12	64,559	142,797	310,870	544,099	1.40
6/10 through 5/11	42,044,305	3	145,967	11	48,765	401,735	225,653	822,120	1.96
6/11 through 5/12	43,494,889	3	15,344	7	37,300	182,274	238,569	473,487	1.09
6/12 through 5/13	39,411,195	1	10,759	7	52,996	34,307	299,573	397,635	1.01
6/13 through 5/14	44,313,265	3	26,429	9	88,468	210,101	246,490	571,488	1.29
5 YR. TOTAL	208,131,673	15	224,372	46	292,088	971,214	1,321,155	2,808,829	1.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.248	51%	1.101	1.35			
Pure Premium Indicated by National Relativity		34%	0.336	24%	1.056	1.39			
Pure Premium Present on Rate Level		35%	0.339	25%	1.224	1.56			
Pure Premium Derived by Formula		0.310		1.121		1.43			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	213,454,283	21	396,721	83	394,762	459,419	1,191,973	2,442,875	1.15
6/10 through 5/11	216,224,799	12	216,028	96	946,514	451,001	2,247,474	3,861,017	1.79
6/11 through 5/12	216,142,741	28	509,066	103	827,551	1,668,590	1,792,639	4,797,846	2.22
6/12 through 5/13	231,932,036	15	431,207	97	959,136	1,780,378	2,094,754	5,265,475	2.27
6/13 through 5/14	245,551,321	13	268,086	81	714,377	844,422	1,565,562	3,392,447	1.38
5 YR. TOTAL	1,123,305,180	89	1,821,108	460	3,842,340	5,203,810	8,892,402	19,759,660	1.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		70%	0.504	100%		1.255		1.76	
Pure Premium Indicated by National Relativity		15%	0.400	0%		1.053		1.45	
Pure Premium Present on Rate Level		15%	0.498	0%		1.307		1.81	
Pure Premium Derived by Formula			0.488			1.255		1.74	

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	393,576,141	26	375,402	94	512,348	851,451	1,780,873	3,520,074	0.90
6/10 through 5/11	413,457,123	12	145,577	98	766,167	365,798	2,332,667	3,610,209	0.87
6/11 through 5/12	455,302,043	20	458,835	91	739,894	1,318,382	1,877,203	4,394,314	0.97
6/12 through 5/13	487,590,098	13	327,919	80	578,751	615,902	2,077,496	3,600,068	0.74
6/13 through 5/14	494,117,655	21	400,650	96	564,168	1,477,694	2,099,243	4,541,755	0.92
5 YR. TOTAL	2,244,043,060	92	1,708,383	459	3,161,328	4,629,227	10,167,482	19,666,420	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		67%	0.217	100%		0.659		0.88	
Pure Premium Indicated by National Relativity		16%	0.205	0%		0.563		0.77	
Pure Premium Present on Rate Level		17%	0.222	0%		0.615		0.84	
Pure Premium Derived by Formula			0.216			0.659		0.88	

CLASS 8010		STORE: HARDWARE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	172,715,969	7	122,113	42	238,976	188,896	996,232	1,546,217	0.90
6/10 through 5/11	194,270,780	15	301,245	27	228,109	794,697	637,413	1,961,464	1.01
6/11 through 5/12	179,524,201	13	642,605	46	277,658	1,287,115	897,724	3,105,102	1.73
6/12 through 5/13	185,909,119	8	280,932	34	306,383	476,460	1,183,012	2,246,787	1.21
6/13 through 5/14	178,862,768	4	79,529	35	316,977	227,628	1,162,911	1,787,045	1.00
5 YR. TOTAL	911,282,837	47	1,426,424	184	1,368,103	2,974,796	4,877,292	10,646,615	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		55%	0.307	80%		0.862		1.17	
Pure Premium Indicated by National Relativity		22%	0.328	10%		0.833		1.16	
Pure Premium Present on Rate Level		23%	0.333	10%		0.859		1.19	
Pure Premium Derived by Formula			0.318			0.859		1.18	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	107,084,010	1	4,052	8	46,734	20,353	133,782	204,921	0.19
6/10 through 5/11	112,924,219	0	0	7	66,795	0	611,341	678,136	0.60
6/11 through 5/12	122,467,855	0	0	3	11,414	0	60,984	72,398	0.06
6/12 through 5/13	123,590,660	1	6,813	2	5,443	17,745	61,878	91,879	0.07
6/13 through 5/14	123,282,655	2	4,794	6	44,992	29,500	179,015	258,301	0.21
5 YR. TOTAL	589,349,399	4	15,659	26	175,378	67,598	1,047,000	1,305,635	0.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	0.032		35%	0.189		0.22	
Pure Premium Indicated by National Relativity		38%	0.088		32%	0.182		0.27	
Pure Premium Present on Rate Level		39%	0.061		33%	0.172		0.23	
Pure Premium Derived by Formula			0.065			0.181		0.25	

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	26,997,395	0	0	2	41,083	0	153,432	194,515	0.72
6/10 through 5/11	36,614,424	0	0	7	53,476	0	152,573	206,049	0.56
6/11 through 5/12	41,102,205	1	10,934	7	23,799	5,657	76,067	116,457	0.28
6/12 through 5/13	39,551,633	0	0	3	23,572	0	60,629	84,201	0.21
6/13 through 5/14	39,002,975	1	54,887	3	10,118	169,156	79,756	313,917	0.81
5 YR. TOTAL	183,268,632	2	65,821	22	152,048	174,813	522,457	915,139	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		21%	0.119		28%	0.380		0.50	
Pure Premium Indicated by National Relativity		39%	0.164		36%	0.404		0.57	
Pure Premium Present on Rate Level		40%	0.147		36%	0.311		0.46	
Pure Premium Derived by Formula			0.148			0.364		0.51	

CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,759,955,864	79	1,504,739	404	2,795,190	3,414,971	8,845,737	16,560,637	0.94
6/10 through 5/11	1,799,156,301	75	1,404,310	368	2,771,568	3,161,301	8,577,378	15,914,557	0.88
6/11 through 5/12	1,822,602,936	69	1,157,758	401	2,877,464	2,390,138	9,300,546	15,725,906	0.86
6/12 through 5/13	1,794,936,050	67	1,444,130	354	3,097,992	4,184,817	8,329,071	17,056,010	0.95
6/13 through 5/14	1,851,359,436	47	935,799	297	2,892,580	2,490,536	8,555,023	14,873,938	0.80
5 YR. TOTAL	9,028,010,587	337	6,446,736	1,824	14,434,794	15,641,763	43,607,755	80,131,048	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	0.231		100%	0.656		0.89	
Pure Premium Indicated by National Relativity		0%	0.251		0%	0.713		0.96	
Pure Premium Present on Rate Level		0%	0.236		0%	0.671		0.91	
Pure Premium Derived by Formula			0.231			0.656		0.89	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	612,076,044	49	1,274,070	254	1,754,185	3,069,004	5,548,044	11,645,303	1.90
6/10 through 5/11	657,806,974	44	1,335,045	311	2,075,093	2,180,874	5,861,227	11,452,239	1.74
6/11 through 5/12	785,875,286	58	1,006,420	376	2,929,151	1,808,868	8,439,964	14,184,403	1.81
6/12 through 5/13	882,013,551	68	2,047,195	333	2,592,894	3,995,486	6,613,721	15,249,296	1.73
6/13 through 5/14	894,919,576	52	1,495,236	309	3,170,364	2,410,916	7,564,111	14,640,627	1.64
5 YR. TOTAL	3,832,691,431	271	7,157,966	1,583	12,521,687	13,465,148	34,027,067	67,171,868	1.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.513	100%	1.239	1.75			
Pure Premium Indicated by National Relativity		0%	0.549	0%	1.226	1.78			
Pure Premium Present on Rate Level		0%	0.488	0%	1.257	1.75			
Pure Premium Derived by Formula		0.513		1.239		1.75			

CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,429,178	2	73,368	5	29,127	154,452	73,944	330,891	2.29
6/10 through 5/11	19,761,266	2	24,931	11	91,312	45,379	148,151	309,773	1.57
6/11 through 5/12	10,540,275	1	3,172	1	3,275	6,375	23,857	36,679	0.35
6/12 through 5/13	11,274,763	2	47,060	8	62,968	70,554	160,534	341,116	3.03
6/13 through 5/14	10,955,417	0	0	7	39,594	0	121,575	161,169	1.47
5 YR. TOTAL	66,960,899	7	148,531	32	226,276	276,760	528,061	1,179,628	1.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.560	34%	1.202	1.76			
Pure Premium Indicated by National Relativity		38%	0.557	33%	1.571	2.13			
Pure Premium Present on Rate Level		38%	0.575	33%	1.395	1.97			
Pure Premium Derived by Formula		0.565		1.387		1.95			

CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,021,759	0	0	2	7,730	0	16,146	23,876	0.30
6/10 through 5/11	4,341,750	0	0	3	8,981	0	21,328	30,309	0.70
6/11 through 5/12	3,465,326	0	0	2	3,169	0	17,218	20,387	0.59
6/12 through 5/13	3,457,320	0	0	2	19,925	0	57,023	76,948	2.23
6/13 through 5/14	3,865,878	0	0	3	3,238	0	31,715	34,953	0.90
5 YR. TOTAL	23,152,033	0	0	12	43,043	0	143,430	186,473	0.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.186	19%	0.620	0.81			
Pure Premium Indicated by National Relativity		43%	0.481	40%	1.343	1.82			
Pure Premium Present on Rate Level		44%	0.377	41%	0.945	1.32			
Pure Premium Derived by Formula		0.397		1.042		1.44			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	83,854,779	8	72,471	35	252,378	291,039	968,743	1,584,631	1.89
6/10 through 5/11	83,407,060	7	103,000	24	179,288	629,466	646,389	1,558,143	1.87
6/11 through 5/12	93,820,728	4	66,943	19	177,458	388,741	476,304	1,109,446	1.18
6/12 through 5/13	79,359,335	3	164,494	15	262,946	454,129	903,234	1,784,803	2.25
6/13 through 5/14	85,044,886	3	67,326	19	148,104	70,148	424,775	710,353	0.84
5 YR. TOTAL	425,486,788	25	474,234	112	1,020,174	1,833,523	3,419,445	6,747,376	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	0.351	67%		1.235		1.59	
Pure Premium Indicated by National Relativity		29%	0.457	16%		1.050		1.51	
Pure Premium Present on Rate Level		29%	0.370	17%		1.193		1.56	
Pure Premium Derived by Formula			0.387			1.198		1.59	

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	402,217,159	28	723,054	119	477,591	1,535,503	1,833,034	4,569,182	1.14
6/10 through 5/11	415,288,415	23	252,410	124	1,020,732	875,613	2,821,686	4,970,441	1.20
6/11 through 5/12	409,099,629	28	458,996	117	768,344	770,281	2,523,631	4,521,252	1.11
6/12 through 5/13	455,844,137	22	609,622	115	1,025,695	1,231,189	3,430,892	6,297,398	1.38
6/13 through 5/14	466,968,921	26	570,821	115	958,561	1,217,426	3,063,384	5,810,192	1.25
5 YR. TOTAL	2,149,418,261	127	2,614,903	590	4,250,923	5,630,012	13,672,627	26,168,465	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		76%	0.319	100%		0.898		1.22	
Pure Premium Indicated by National Relativity		12%	0.353	0%		0.963		1.32	
Pure Premium Present on Rate Level		12%	0.312	0%		0.880		1.19	
Pure Premium Derived by Formula			0.322			0.898		1.22	

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	1,931,758	2	51,984	1	5,252	23,919	2,987	84,142	4.36
6/11 through 5/12	27,281,352	3	39,492	9	107,937	174,485	376,049	697,963	2.56
6/12 through 5/13	32,463,427	4	119,075	6	87,623	202,859	111,053	520,610	1.60
6/13 through 5/14	35,485,545	1	3,743	13	68,612	24,149	117,420	213,924	0.60
5 YR. TOTAL	97,162,082	10	214,294	29	269,424	425,412	607,509	1,516,639	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	0.498	37%		1.063		1.56	
Pure Premium Indicated by National Relativity		38%	0.584	31%		1.442		2.03	
Pure Premium Present on Rate Level		38%	0.404	32%		1.159		1.56	
Pure Premium Derived by Formula			0.495			1.211		1.71	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	134,946,272	9	232,338	27	115,106	392,257	528,139	1,267,840	0.94
6/10 through 5/11	136,349,730	8	70,100	24	174,621	706,740	550,031	1,501,492	1.10
6/11 through 5/12	208,576,361	16	288,586	41	285,121	520,113	984,771	2,078,591	1.00
6/12 through 5/13	201,732,592	14	279,451	42	435,771	898,972	1,206,288	2,820,482	1.40
6/13 through 5/14	192,690,335	7	89,443	34	397,362	207,758	1,267,582	1,962,145	1.02
5 YR. TOTAL	874,295,290	54	959,918	168	1,407,981	2,725,840	4,536,811	9,630,550	1.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		51%	0.271	76%		0.831		1.10	
Pure Premium Indicated by National Relativity		24%	0.267	12%		0.826		1.09	
Pure Premium Present on Rate Level		25%	0.285	12%		0.803		1.09	
Pure Premium Derived by Formula			0.274			0.827		1.10	

CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	154,209,583	15	294,106	74	729,193	1,199,926	1,333,897	3,557,122	2.31
6/10 through 5/11	157,881,196	15	236,805	72	500,307	442,124	1,136,648	2,315,884	1.47
6/11 through 5/12	167,026,157	15	343,994	59	584,448	513,985	1,372,459	2,814,886	1.69
6/12 through 5/13	170,458,882	15	341,359	65	485,515	681,892	1,620,280	3,129,046	1.84
6/13 through 5/14	176,498,498	12	461,234	59	633,571	1,202,723	1,292,536	3,590,064	2.03
5 YR. TOTAL	826,074,316	72	1,677,498	329	2,933,034	4,040,650	6,755,820	15,407,002	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		65%	0.558	92%		1.307		1.87	
Pure Premium Indicated by National Relativity		17%	0.627	4%		1.365		1.99	
Pure Premium Present on Rate Level		18%	0.557	4%		1.360		1.92	
Pure Premium Derived by Formula			0.570			1.311		1.88	

CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	95,849,122	0	0	1	949	0	5,729	6,678	0.01
6/10 through 5/11	105,020,657	1	5,805	3	28,648	3,894	88,853	127,200	0.12
6/11 through 5/12	115,368,174	0	0	3	21,579	0	41,510	63,089	0.06
6/12 through 5/13	125,161,066	2	131,519	1	5,762	297,030	22,360	456,671	0.37
6/13 through 5/14	130,037,432	0	0	2	27,636	0	72,051	99,687	0.08
5 YR. TOTAL	571,436,451	3	137,324	10	84,574	300,924	230,503	753,325	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.039	35%		0.093		0.13	
Pure Premium Indicated by National Relativity		37%	0.106	32%		0.278		0.38	
Pure Premium Present on Rate Level		38%	0.072	33%		0.170		0.24	
Pure Premium Derived by Formula			0.076			0.178		0.25	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	198,846,167	16	188,674	48	434,985	847,521	1,462,952	2,934,132	1.48
6/10 through 5/11	199,347,829	8	208,944	65	361,787	506,257	1,516,299	2,593,287	1.30
6/11 through 5/12	207,041,510	18	704,886	69	649,150	2,738,110	2,132,588	6,224,734	3.01
6/12 through 5/13	232,005,537	12	165,290	52	432,926	666,301	1,405,939	2,670,456	1.15
6/13 through 5/14	250,021,023	10	68,660	51	444,014	231,773	1,503,580	2,248,027	0.90
5 YR. TOTAL	1,087,262,066	64	1,336,454	285	2,322,862	4,989,962	8,021,358	16,670,636	1.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		61%	0.337		96%	1.197		1.53	
Pure Premium Indicated by National Relativity		19%	0.436		2%	1.153		1.59	
Pure Premium Present on Rate Level		20%	0.358		2%	1.136		1.49	
Pure Premium Derived by Formula			0.360			1.195		1.56	

CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	56,665,367	1	7,475	12	59,449	21,036	116,255	204,215	0.36
6/10 through 5/11	90,702,165	1	11,256	1	6,314	13,396	40,790	71,756	0.08
6/11 through 5/12	88,469,373	0	0	2	4,183	0	52,955	57,138	0.07
6/12 through 5/13	41,581,069	0	0	2	22,175	0	43,706	65,881	0.16
6/13 through 5/14	44,206,917	1	57,891	4	33,716	30,914	82,907	205,428	0.46
5 YR. TOTAL	321,624,891	3	76,622	21	125,837	65,346	336,613	604,418	0.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	0.063		34%	0.125		0.19	
Pure Premium Indicated by National Relativity		37%	0.179		33%	0.447		0.63	
Pure Premium Present on Rate Level		37%	0.148		33%	0.292		0.44	
Pure Premium Derived by Formula			0.137			0.286		0.42	

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	116,358,782	8	197,915	26	172,098	627,853	895,886	1,893,752	1.63
6/10 through 5/11	122,903,898	6	85,465	35	279,031	101,946	888,418	1,354,860	1.10
6/11 through 5/12	118,177,352	10	246,108	35	209,159	1,066,095	890,413	2,411,775	2.04
6/12 through 5/13	115,713,013	4	97,344	21	254,023	464,301	892,893	1,708,561	1.48
6/13 through 5/14	117,679,153	6	276,242	34	224,708	1,033,568	916,237	2,450,755	2.08
5 YR. TOTAL	590,832,198	34	903,074	151	1,139,019	3,293,763	4,483,847	9,819,703	1.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.346		76%	1.316		1.66	
Pure Premium Indicated by National Relativity		26%	0.420		12%	1.273		1.69	
Pure Premium Present on Rate Level		26%	0.366		12%	1.179		1.55	
Pure Premium Derived by Formula			0.370			1.294		1.66	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	26,604,339	0	0	3	12,744	0	26,568	39,312	0.15
6/10 through 5/11	27,835,040	0	0	8	34,273	0	94,652	128,925	0.46
6/11 through 5/12	27,532,528	1	23,958	5	33,783	123,294	128,719	309,754	1.13
6/12 through 5/13	31,476,067	0	0	1	5,441	0	55,943	61,384	0.20
6/13 through 5/14	39,427,281	0	0	4	6,168	0	39,695	45,863	0.12
5 YR. TOTAL	152,875,255	1	23,958	21	92,409	123,294	345,577	585,238	0.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.076	28%	0.307	0.38			
Pure Premium Indicated by National Relativity		41%	0.127	36%	0.376	0.50			
Pure Premium Present on Rate Level		41%	0.116	36%	0.367	0.48			
Pure Premium Derived by Formula			0.113		0.353	0.47			

CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,360,440	0	0	0	0	0	20,489	20,489	0.87
6/10 through 5/11	2,205,447	0	0	2	5,365	0	36,001	41,366	1.88
6/11 through 5/12	2,000,669	0	0	0	0	0	2,401	2,401	0.12
6/12 through 5/13	2,376,771	0	0	0	0	0	540	540	0.02
6/13 through 5/14	3,126,701	1	29,303	1	269	53,784	1,915	85,271	2.73
5 YR. TOTAL	12,070,028	1	29,303	3	5,634	53,784	61,346	150,067	1.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.289	15%	0.954	1.24			
Pure Premium Indicated by National Relativity		45%	0.468	42%	1.134	1.60			
Pure Premium Present on Rate Level		45%	0.361	43%	0.917	1.28			
Pure Premium Derived by Formula			0.402		1.014	1.42			

CLASS 8103 + +		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,275,053	0	0	0	0	0	4,501	4,501	0.14
6/10 through 5/11	3,748,892	0	0	0	0	0	3,667	3,667	0.10
6/11 through 5/12	3,970,506	0	0	0	0	0	0	0	0.00
6/12 through 5/13	289,128	0	0	0	0	0	0	0	0.00
6/13 through 5/14	481,883	0	0	0	0	0	1,187	1,187	0.25
5 YR. TOTAL	11,765,462	0	0	0	0	0	9,355	9,355	0.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	16%	0.080	0.08			
Pure Premium Indicated by National Relativity		21%	0.306	22%	1.491	1.80			
Pure Premium Present on Rate Level		68%	0.457	62%	1.184	1.64			
Pure Premium Derived by Formula			0.375		1.075	1.45			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

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CLASS 8105 + +		STORE: HIDE DEALER							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	0.110	11%	0.360	0.47			
Pure Premium Present on Rate Level		90%	0.565	89%	1.137	1.70			
Pure Premium Derived by Formula		0.520		1.052		1.57			

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	55,464,824	6	157,365	49	689,987	377,031	896,584	2,120,967	3.82
6/10 through 5/11	59,009,355	6	362,313	30	885,364	688,732	1,482,798	3,419,207	5.79
6/11 through 5/12	56,266,143	10	325,862	43	821,508	553,704	1,398,900	3,099,974	5.51
6/12 through 5/13	58,790,308	5	317,165	25	297,970	343,920	694,150	1,653,205	2.81
6/13 through 5/14	58,484,985	0	0	21	419,296	0	1,126,972	1,546,268	2.64
5 YR. TOTAL	288,015,615	27	1,162,705	168	3,114,125	1,963,387	5,599,404	11,839,621	4.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.485	80%	2.626	4.11			
Pure Premium Indicated by National Relativity		19%	0.914	10%	2.142	3.06			
Pure Premium Present on Rate Level		19%	1.443	10%	2.722	4.17			
Pure Premium Derived by Formula		1.369		2.587		3.96			

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	105,310,064	8	312,020	37	275,423	1,195,946	831,179	2,614,568	2.48
6/10 through 5/11	119,642,450	2	210,813	38	723,374	552,476	1,678,673	3,165,336	2.65
6/11 through 5/12	121,036,919	10	654,339	38	394,512	1,121,778	1,002,584	3,173,213	2.62
6/12 through 5/13	124,750,155	8	660,672	37	457,585	1,864,432	958,303	3,940,992	3.16
6/13 through 5/14	140,743,404	7	594,969	49	1,062,142	784,120	1,784,698	4,225,929	3.00
5 YR. TOTAL	611,482,992	35	2,432,813	199	2,913,036	5,518,752	6,255,437	17,120,038	2.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.874	91%	1.926	2.80			
Pure Premium Indicated by National Relativity		18%	0.630	4%	1.336	1.97			
Pure Premium Present on Rate Level		19%	0.700	5%	1.771	2.47			
Pure Premium Derived by Formula		0.797		1.895		2.69			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

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CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	27,562,699	3	45,489	9	44,481	51,469	150,466	291,905	1.06
6/10 through 5/11	31,716,647	1	103,271	2	6,998	66,416	57,062	233,747	0.74
6/11 through 5/12	36,994,822	1	16,010	5	73,813	15,731	107,188	212,742	0.58
6/12 through 5/13	39,870,347	0	0	9	90,008	0	190,724	280,732	0.70
6/13 through 5/14	51,834,601	0	0	9	161,008	0	344,318	505,326	0.98
5 YR. TOTAL	187,979,116	5	164,770	34	376,308	133,616	849,758	1,524,452	0.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.288	41%	0.523	0.81			
Pure Premium Indicated by National Relativity		34%	0.529	29%	1.020	1.55			
Pure Premium Present on Rate Level		35%	0.372	30%	0.785	1.16			
Pure Premium Derived by Formula		0.399		0.746		1.15			

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	29,928,308	1	72,492	10	65,508	100,750	109,418	348,168	1.16
6/10 through 5/11	31,192,909	2	104,429	11	115,996	350,724	277,861	849,010	2.72
6/11 through 5/12	35,607,066	5	326,627	12	235,641	498,965	321,101	1,382,334	3.88
6/12 through 5/13	40,596,008	2	41,701	12	142,367	775,982	279,558	1,239,608	3.05
6/13 through 5/14	41,232,399	2	54,592	16	164,242	119,380	260,127	598,341	1.45
5 YR. TOTAL	178,556,690	12	599,841	61	723,754	1,845,801	1,248,065	4,417,461	2.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.741	50%	1.733	2.47			
Pure Premium Indicated by National Relativity		30%	0.503	25%	1.220	1.72			
Pure Premium Present on Rate Level		31%	0.720	25%	1.389	2.11			
Pure Premium Derived by Formula		0.663		1.519		2.18			

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,786,308	0	0	4	6,646	0	13,288	19,934	0.72
6/10 through 5/11	2,653,597	1	8,697	3	1,594	22,693	30,432	63,416	2.39
6/11 through 5/12	2,989,902	1	18,775	5	32,175	17,981	70,138	139,069	4.65
6/12 through 5/13	2,746,801	0	0	6	46,620	0	179,719	226,339	8.24
6/13 through 5/14	3,072,112	1	79,584	4	31,120	144,653	44,638	299,995	9.77
5 YR. TOTAL	14,248,720	3	107,056	22	118,155	185,327	338,215	748,753	5.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.581	24%	3.674	5.26			
Pure Premium Indicated by National Relativity		41%	1.403	38%	2.548	3.95			
Pure Premium Present on Rate Level		41%	1.295	38%	2.646	3.94			
Pure Premium Derived by Formula		1.391		2.855		4.25			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	929,613	0	0	0	0	0	3,794	3,794	0.41
6/10 through 5/11	906,804	0	0	1	2,678	0	27,508	30,186	3.33
6/11 through 5/12	1,167,766	0	0	2	9,083	0	50,721	59,804	5.12
6/12 through 5/13	1,309,253	0	0	3	67,514	0	163,264	230,778	17.63
6/13 through 5/14	1,366,330	0	0	1	5,263	0	6,783	12,046	0.88
5 YR. TOTAL	5,679,766	0	0	7	84,538	0	252,070	336,608	5.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.488	15%	4.438	5.93			
Pure Premium Indicated by National Relativity		45%	0.732	42%	2.170	2.90			
Pure Premium Present on Rate Level		45%	0.811	43%	2.281	3.09			
Pure Premium Derived by Formula		0.843		2.558		3.40			

CLASS 8209		VEGETABLE PACKING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,420,906	1	13,104	6	99,425	7,535	204,742	324,806	3.86
6/10 through 5/11	9,363,555	4	153,037	8	58,540	168,484	190,674	570,735	6.10
6/11 through 5/12	8,851,730	2	61,871	4	46,081	41,676	103,422	253,050	2.86
6/12 through 5/13	9,392,933	3	37,146	6	67,597	33,714	119,068	257,525	2.74
6/13 through 5/14	6,815,965	1	19,100	5	31,825	47,816	76,778	175,519	2.58
5 YR. TOTAL	42,845,089	11	284,258	29	303,468	299,225	694,684	1,581,635	3.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.372	33%	2.320	3.69			
Pure Premium Indicated by National Relativity		38%	0.722	33%	1.912	2.63			
Pure Premium Present on Rate Level		38%	0.908	34%	2.064	2.97			
Pure Premium Derived by Formula		0.949		2.098		3.05			

CLASS 8215		FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	63,635,469	2	17,580	23	299,573	52,885	787,286	1,157,324	1.82
6/10 through 5/11	64,373,733	2	55,190	19	131,597	206,550	411,860	805,197	1.25
6/11 through 5/12	68,793,474	5	332,765	19	124,737	622,791	369,340	1,449,633	2.11
6/12 through 5/13	70,194,144	2	21,623	24	131,843	133,203	409,207	695,876	0.99
6/13 through 5/14	70,474,366	6	206,782	29	519,630	617,196	854,445	2,198,053	3.12
5 YR. TOTAL	337,471,186	17	633,940	114	1,207,380	1,632,625	2,832,138	6,306,083	1.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.546	63%	1.323	1.87			
Pure Premium Indicated by National Relativity		27%	0.757	18%	1.590	2.35			
Pure Premium Present on Rate Level		27%	0.582	19%	1.276	1.86			
Pure Premium Derived by Formula		0.613		1.362		1.98			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	67,474,426	2	180,004	24	304,785	377,550	454,505	1,316,844	1.95
6/10 through 5/11	62,992,057	9	387,700	16	246,598	1,038,277	585,608	2,258,183	3.59
6/11 through 5/12	58,829,200	5	271,971	19	307,043	521,307	763,967	1,864,288	3.17
6/12 through 5/13	56,538,261	5	287,402	17	362,055	590,425	717,126	1,957,008	3.46
6/13 through 5/14	58,658,770	1	8,447	11	108,809	13,133	427,905	558,294	0.95
5 YR. TOTAL	304,492,714	22	1,135,524	87	1,329,290	2,540,692	2,949,111	7,954,617	2.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		52%	0.809		70%	1.803		2.61	
Pure Premium Indicated by National Relativity		24%	0.966		15%	1.949		2.92	
Pure Premium Present on Rate Level		24%	0.870		15%	1.861		2.73	
Pure Premium Derived by Formula		0.861			1.834			2.70	

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	169,268,737	10	296,064	84	1,023,469	414,760	2,366,399	4,100,692	2.42
6/10 through 5/11	176,565,682	17	960,032	74	1,015,096	1,463,713	2,424,120	5,862,961	3.32
6/11 through 5/12	179,084,664	17	725,437	94	1,164,171	1,490,003	2,316,656	5,696,267	3.18
6/12 through 5/13	194,773,423	17	717,591	108	1,495,336	2,284,661	2,779,428	7,277,016	3.74
6/13 through 5/14	198,026,424	12	606,373	93	1,295,059	1,645,569	2,855,914	6,402,915	3.23
5 YR. TOTAL	917,718,930	73	3,305,497	453	5,993,131	7,298,706	12,742,517	29,339,851	3.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		87%	1.013		100%	2.184		3.20	
Pure Premium Indicated by National Relativity		6%	0.996		0%	2.227		3.22	
Pure Premium Present on Rate Level		7%	1.029		0%	2.374		3.40	
Pure Premium Derived by Formula		1.013			2.184			3.20	

CLASS 8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	2,575,023	0	0	1	55	0	872	927	0.04
6/10 through 5/11	2,171,383	0	0	1	21,917	0	26,471	48,388	2.23
6/11 through 5/12	2,542,374	0	0	0	0	0	14,789	14,789	0.58
6/12 through 5/13	4,051,904	0	0	1	14,521	0	20,432	34,953	0.86
6/13 through 5/14	3,472,283	1	33,428	1	27,332	53,273	10,487	124,520	3.59
5 YR. TOTAL	14,812,967	1	33,428	4	63,825	53,273	73,051	223,577	1.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	0.657		15%	0.853		1.51	
Pure Premium Indicated by National Relativity		41%	0.805		42%	1.023		1.83	
Pure Premium Present on Rate Level		44%	0.775		43%	0.877		1.65	
Pure Premium Derived by Formula		0.770			0.935			1.71	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 3/1/2017

CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	16,482,634	0	0	8	25,545	0	387,039	412,584	2.50
6/10 through 5/11	16,216,038	1	93,229	8	61,610	427,310	113,422	695,571	4.29
6/11 through 5/12	16,183,515	2	43,079	17	153,781	90,040	554,085	840,985	5.20
6/12 through 5/13	15,710,239	2	94,586	11	83,851	181,670	200,936	561,043	3.57
6/13 through 5/14	15,922,348	1	17,419	9	131,632	140,362	493,389	782,802	4.92
5 YR. TOTAL	80,514,774	6	248,313	53	456,419	839,382	1,748,871	3,292,985	4.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.875	45%	3.215	4.09			
Pure Premium Indicated by National Relativity		35%	0.749	27%	1.565	2.31			
Pure Premium Present on Rate Level		35%	0.852	28%	2.352	3.20			
Pure Premium Derived by Formula		0.823		2.528		3.35			

CLASS 8263		JUNK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	869,586	0	0	3	4,905	0	26,962	31,867	3.67
6/10 through 5/11	1,904,717	0	0	2	22,119	0	63,955	86,074	4.52
6/11 through 5/12	1,319,539	0	0	0	0	0	5,827	5,827	0.44
6/12 through 5/13	2,071,263	0	0	0	0	0	6,597	6,597	0.32
6/13 through 5/14	1,893,320	1	16,055	2	18,332	17,171	62,577	114,135	6.03
5 YR. TOTAL	8,058,425	1	16,055	7	45,356	17,171	165,918	244,500	3.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.762	20%	2.272	3.03			
Pure Premium Indicated by National Relativity		43%	0.818	40%	3.376	4.19			
Pure Premium Present on Rate Level		44%	0.944	40%	2.976	3.92			
Pure Premium Derived by Formula		0.866		2.995		3.86			

CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,983,906	0	0	4	201,855	0	204,689	406,544	2.71
6/10 through 5/11	17,636,675	3	46,838	11	33,323	148,821	113,674	342,656	1.94
6/11 through 5/12	21,623,189	2	168,539	12	145,723	494,696	358,213	1,167,171	5.40
6/12 through 5/13	22,744,985	0	0	15	136,121	0	387,363	523,484	2.30
6/13 through 5/14	25,311,051	1	9,299	10	188,911	15,921	264,005	478,136	1.89
5 YR. TOTAL	102,299,806	6	224,676	52	705,933	659,438	1,327,944	2,917,991	2.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.910	49%	1.943	2.85			
Pure Premium Indicated by National Relativity		32%	1.083	25%	2.613	3.70			
Pure Premium Present on Rate Level		32%	0.989	26%	2.259	3.25			
Pure Premium Derived by Formula		0.991		2.193		3.18			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	44,191,734	5	64,762	18	246,725	154,747	544,409	1,010,643	2.29
6/10 through 5/11	50,024,062	5	388,643	23	506,510	493,662	999,958	2,388,773	4.78
6/11 through 5/12	51,002,518	4	26,163	38	628,760	83,724	1,046,057	1,784,704	3.50
6/12 through 5/13	47,088,190	3	131,997	30	289,916	370,991	593,367	1,386,271	2.94
6/13 through 5/14	46,220,731	1	1,392	22	185,637	10,567	590,937	788,533	1.71
5 YR. TOTAL	238,527,235	18	612,957	131	1,857,548	1,113,691	3,774,728	7,358,924	3.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		55%	1.036	70%		2.049		3.09	
Pure Premium Indicated by National Relativity		22%	1.192	15%		2.914		4.11	
Pure Premium Present on Rate Level		23%	1.269	15%		2.343		3.61	
Pure Premium Derived by Formula			1.124			2.223		3.35	

CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,342,216	1	24,409	4	37,215	10,884	131,126	203,634	3.81
6/10 through 5/11	5,934,710	1	4,741	1	62,790	33,089	138,401	239,021	4.03
6/11 through 5/12	6,810,982	0	0	2	4,066	0	31,825	35,891	0.53
6/12 through 5/13	7,462,194	1	21,886	1	27,028	220,000	56,459	325,373	4.36
6/13 through 5/14	9,067,953	0	0	3	34,802	0	100,160	134,962	1.49
5 YR. TOTAL	34,618,055	3	51,036	11	165,901	263,973	457,971	938,881	2.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	0.627	33%		2.085		2.71	
Pure Premium Indicated by National Relativity		38%	1.189	33%		3.360		4.55	
Pure Premium Present on Rate Level		39%	0.984	34%		2.488		3.47	
Pure Premium Derived by Formula			0.980			2.643		3.62	

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	4,044,850	0	0	4	3,927	0	53,738	57,665	1.43
6/10 through 5/11	3,015,124	1	10,597	1	1,899	12,500	22,317	47,313	1.57
6/11 through 5/12	4,510,990	1	3,267	5	43,781	15,585	690,043	752,676	16.69
6/12 through 5/13	4,006,042	0	0	4	44,868	0	151,370	196,238	4.90
6/13 through 5/14	4,269,003	1	24,185	5	7,886	87,595	78,323	197,989	4.64
5 YR. TOTAL	19,846,009	3	38,049	19	102,361	115,680	995,791	1,251,881	6.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		19%	0.708	32%		5.600		6.31	
Pure Premium Indicated by National Relativity		40%	1.307	34%		4.000		5.31	
Pure Premium Present on Rate Level		41%	1.028	34%		3.884		4.91	
Pure Premium Derived by Formula			1.079			4.473		5.55	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	17,006,224	1	31,110	5	33,598	91,263	94,947	250,918	1.48
6/10 through 5/11	14,432,756	1	16,004	8	278,926	62,357	387,342	744,629	5.16
6/11 through 5/12	15,438,257	0	0	7	105,302	0	230,403	335,705	2.17
6/12 through 5/13	14,148,951	0	0	7	152,345	0	122,834	275,179	1.95
6/13 through 5/14	13,416,902	1	9,275	9	71,851	17,438	137,526	236,090	1.76
5 YR. TOTAL	74,443,090	3	56,389	36	642,022	171,058	973,052	1,842,521	2.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.938	38%	1.537	2.48			
Pure Premium Indicated by National Relativity		35%	0.833	31%	1.857	2.69			
Pure Premium Present on Rate Level		35%	0.861	31%	1.671	2.53			
Pure Premium Derived by Formula		0.874		1.678		2.55			

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	241,474,629	20	361,398	75	494,617	860,078	1,452,382	3,168,475	1.31
6/10 through 5/11	258,191,375	13	303,677	102	859,763	644,616	1,907,956	3,716,012	1.44
6/11 through 5/12	328,060,086	32	594,676	116	893,614	1,357,343	2,343,170	5,188,803	1.58
6/12 through 5/13	345,261,460	18	553,048	130	1,315,041	1,274,204	3,961,061	7,103,354	2.06
6/13 through 5/14	377,575,261	13	562,083	133	1,186,706	1,492,730	4,188,082	7,429,601	1.97
5 YR. TOTAL	1,550,562,811	96	2,374,882	556	4,749,741	5,628,971	13,852,651	26,606,245	1.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		80%	0.459	100%	1.256	1.72			
Pure Premium Indicated by National Relativity		10%	0.738	0%	1.638	2.38			
Pure Premium Present on Rate Level		10%	0.492	0%	1.252	1.74			
Pure Premium Derived by Formula		0.490		1.256		1.75			

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	27,049,823	7	92,891	41	214,827	109,480	532,810	950,008	3.51
6/10 through 5/11	24,857,452	2	16,445	26	107,904	48,083	293,454	465,886	1.87
6/11 through 5/12	27,358,067	4	274,320	28	205,230	355,418	432,329	1,267,297	4.63
6/12 through 5/13	30,718,084	8	96,396	37	572,652	238,576	931,318	1,838,942	5.99
6/13 through 5/14	32,399,874	9	264,655	32	276,540	447,443	902,923	1,891,561	5.84
5 YR. TOTAL	142,383,300	30	744,707	164	1,377,153	1,199,000	3,092,834	6,413,694	4.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.490	63%	3.014	4.50			
Pure Premium Indicated by National Relativity		24%	1.981	18%	4.029	6.01			
Pure Premium Present on Rate Level		24%	1.845	19%	3.047	4.89			
Pure Premium Derived by Formula		1.693		3.203		4.90			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8295 ++		COTTON MERCHANT							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	5,202,452	0	0	3	46,216	0	38,928	85,144	1.64
6/10 through 5/11	4,176,636	0	0	3	14,976	0	9,528	24,504	0.59
6/11 through 5/12	3,996,498	0	0	0	0	0	0	0	0.00
6/12 through 5/13	8,682,836	0	0	2	4,978	0	67,221	72,199	0.83
6/13 through 5/14	7,278,800	0	0	0	0	0	4,642	4,642	0.06
5 YR. TOTAL	29,337,222	0	0	8	66,170	0	120,319	186,489	0.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.226	21%	0.410	0.64			
Pure Premium Indicated by National Relativity		14%	0.417	15%	1.147	1.56			
Pure Premium Present on Rate Level		71%	0.418	64%	0.956	1.37			
Pure Premium Derived by Formula		0.389		0.870		1.26			

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	6,018,789	1	13,526	6	73,960	28,072	173,450	289,008	4.80
6/10 through 5/11	5,805,525	0	0	4	19,608	0	44,778	64,386	1.11
6/11 through 5/12	6,310,172	1	1,288	2	75,057	37,067	499,441	612,853	9.71
6/12 through 5/13	5,889,849	1	41,090	4	46,192	12,214	92,163	191,659	3.25
6/13 through 5/14	7,315,939	0	0	0	0	0	2,331	2,331	0.03
5 YR. TOTAL	31,340,274	3	55,904	16	214,817	77,353	812,163	1,160,237	3.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.864	34%	2.838	3.70			
Pure Premium Indicated by National Relativity		39%	0.970	33%	2.293	3.26			
Pure Premium Present on Rate Level		39%	1.016	33%	2.861	3.88			
Pure Premium Derived by Formula		0.965		2.666		3.63			

CLASS 8350		GASOLINE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	68,004,297	10	427,695	28	327,102	1,311,035	730,625	2,796,457	4.11
6/10 through 5/11	68,538,539	4	104,700	37	647,432	175,469	1,007,177	1,934,778	2.82
6/11 through 5/12	64,914,346	7	342,960	22	762,717	669,033	906,472	2,681,182	4.13
6/12 through 5/13	66,116,983	6	447,614	23	899,943	563,030	775,494	2,686,081	4.06
6/13 through 5/14	67,366,611	12	702,561	30	446,328	3,104,610	764,733	5,018,232	7.45
5 YR. TOTAL	334,940,776	39	2,025,530	140	3,083,522	5,823,177	4,184,501	15,116,730	4.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	1.525	80%	2.988	4.51			
Pure Premium Indicated by National Relativity		17%	1.304	10%	2.378	3.68			
Pure Premium Present on Rate Level		18%	1.363	10%	2.336	3.70			
Pure Premium Derived by Formula		1.458		2.862		4.32			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	605,814,462	50	1,517,964	213	2,030,491	4,131,383	3,921,196	11,601,034	1.92
6/10 through 5/11	621,800,618	37	596,543	209	2,142,794	1,650,869	4,556,500	8,946,706	1.44
6/11 through 5/12	677,461,678	37	1,094,597	246	2,631,092	3,974,157	4,861,951	12,561,797	1.85
6/12 through 5/13	717,495,037	32	1,449,330	262	3,215,923	2,454,547	6,247,120	13,366,920	1.86
6/13 through 5/14	764,185,539	31	1,162,303	222	3,159,080	2,261,143	6,209,727	12,792,253	1.67
5 YR. TOTAL	3,386,757,334	187	5,820,737	1,152	13,179,380	14,472,099	25,796,494	59,268,710	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	0.561	100%		1.189		1.75	
Pure Premium Indicated by National Relativity		0%	0.572	0%		1.247		1.82	
Pure Premium Present on Rate Level		0%	0.600	0%		1.292		1.89	
Pure Premium Derived by Formula			0.561			1.189		1.75	

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	41,731,606	6	117,323	13	95,880	434,745	280,317	928,265	2.22
6/10 through 5/11	73,303,834	9	352,186	21	170,824	679,276	699,184	1,901,470	2.59
6/11 through 5/12	79,097,125	3	52,169	22	190,651	94,340	711,610	1,048,770	1.33
6/12 through 5/13	79,645,524	7	167,219	27	451,305	353,571	967,779	1,939,874	2.44
6/13 through 5/14	65,880,701	3	124,957	19	218,987	138,895	671,422	1,154,261	1.75
5 YR. TOTAL	339,658,790	28	813,854	102	1,127,647	1,700,827	3,330,312	6,972,640	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	0.572	64%		1.481		2.05	
Pure Premium Indicated by National Relativity		29%	0.315	18%		0.869		1.18	
Pure Premium Present on Rate Level		29%	0.459	18%		1.328		1.79	
Pure Premium Derived by Formula			0.465			1.343		1.81	

CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	37,518,584	3	77,363	8	127,274	377,051	391,178	972,866	2.59
6/10 through 5/11	40,094,773	2	42,823	7	55,255	63,213	135,780	297,071	0.74
6/11 through 5/12	44,452,685	1	29,775	13	199,327	36,488	261,686	527,276	1.19
6/12 through 5/13	40,100,923	5	266,308	14	128,706	679,464	371,067	1,445,545	3.61
6/13 through 5/14	50,245,699	2	7,000	9	247,721	43,238	396,369	694,328	1.38
5 YR. TOTAL	212,412,664	13	423,269	51	758,283	1,199,454	1,556,080	3,937,086	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	0.556	47%		1.297		1.85	
Pure Premium Indicated by National Relativity		32%	0.506	26%		1.047		1.55	
Pure Premium Present on Rate Level		32%	0.501	27%		0.985		1.49	
Pure Premium Derived by Formula			0.522			1.148		1.67	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	28,478,506	1	7,863	11	51,207	62,922	199,597	321,589	1.13
6/10 through 5/11	29,115,563	5	71,039	14	52,011	222,009	210,992	556,051	1.91
6/11 through 5/12	26,952,806	0	0	20	125,434	0	527,185	652,619	2.42
6/12 through 5/13	29,072,259	0	0	15	69,487	0	344,667	414,154	1.43
6/13 through 5/14	29,444,539	5	57,081	8	46,733	197,126	159,580	460,520	1.56
5 YR. TOTAL	143,063,673	11	135,983	68	344,872	482,057	1,442,021	2,404,933	1.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.336	46%	1.345	1.68			
Pure Premium Indicated by National Relativity		35%	0.377	27%	0.985	1.36			
Pure Premium Present on Rate Level		36%	0.431	27%	1.365	1.80			
Pure Premium Derived by Formula			0.385		1.253	1.64			

CLASS 8393		AUTOMOBILE BODY REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	98,519,986	6	59,103	16	220,327	124,913	317,459	721,802	0.73
6/10 through 5/11	122,336,352	7	197,808	29	353,805	133,879	603,322	1,288,814	1.05
6/11 through 5/12	135,547,135	5	224,087	27	374,327	1,155,635	794,410	2,548,459	1.88
6/12 through 5/13	129,165,023	3	171,113	22	279,313	135,577	480,799	1,066,802	0.83
6/13 through 5/14	126,075,500	6	241,252	10	190,128	323,049	987,763	1,742,192	1.38
5 YR. TOTAL	611,643,996	27	893,363	104	1,417,900	1,873,053	3,183,753	7,368,069	1.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.378	64%	0.827	1.21			
Pure Premium Indicated by National Relativity		24%	0.417	18%	0.742	1.16			
Pure Premium Present on Rate Level		25%	0.417	18%	0.724	1.14			
Pure Premium Derived by Formula			0.397		0.793	1.19			

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	10,610,401	0	0	1	1,049	0	23,262	24,311	0.23
6/10 through 5/11	13,661,707	1	11,691	5	82,143	35,903	237,730	367,467	2.69
6/11 through 5/12	13,026,830	0	0	5	97,383	0	371,779	469,162	3.60
6/12 through 5/13	13,977,550	2	94,849	5	232,750	965,146	441,598	1,734,343	12.41
6/13 through 5/14	12,852,879	2	72,064	6	69,075	254,580	125,419	521,138	4.06
5 YR. TOTAL	64,129,367	5	178,604	22	482,400	1,255,629	1,199,788	3,116,421	4.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.031	46%	3.829	4.86			
Pure Premium Indicated by National Relativity		34%	1.132	27%	2.878	4.01			
Pure Premium Present on Rate Level		35%	1.125	27%	3.064	4.19			
Pure Premium Derived by Formula			1.098		3.366	4.46			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	597,556,522	3	56,094	15	129,293	37,891	418,891	642,169	0.11
6/10 through 5/11	660,053,515	3	52,948	22	382,163	32,474	385,142	852,727	0.13
6/11 through 5/12	627,743,007	1	11,901	16	297,567	19,559	330,494	659,521	0.11
6/12 through 5/13	660,876,796	1	17,365	14	161,666	21,774	356,808	557,613	0.08
6/13 through 5/14	682,760,326	5	149,691	6	216,463	1,244,603	536,536	2,147,293	0.32
5 YR. TOTAL	3,228,990,166	13	287,999	73	1,187,152	1,356,301	2,027,871	4,859,323	0.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.046	60%	0.105	0.15			
Pure Premium Indicated by National Relativity		24%	0.087	20%	0.173	0.26			
Pure Premium Present on Rate Level		24%	0.082	20%	0.115	0.20			
Pure Premium Derived by Formula		0.064		0.121		0.19			

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	489,261	0	0	0	0	0	0	0	0.00
6/10 through 5/11	12,733,586	1	12,090	1	33,332	12,256	27,131	84,809	0.67
6/11 through 5/12	12,346,250	0	0	3	15,917	0	38,305	54,222	0.44
6/12 through 5/13	18,893,543	0	0	4	24,437	0	44,327	68,764	0.36
6/13 through 5/14	18,124,876	0	0	4	55,781	0	135,862	191,643	1.06
5 YR. TOTAL	62,587,516	1	12,090	12	129,467	12,256	245,625	399,438	0.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.226	20%	0.412	0.64			
Pure Premium Indicated by National Relativity		42%	0.233	40%	0.546	0.78			
Pure Premium Present on Rate Level		43%	0.198	40%	0.384	0.58			
Pure Premium Derived by Formula		0.217		0.454		0.67			

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	20,341,897	0	0	0	0	0	0	0	0.00
6/10 through 5/11	190,457,865	0	0	1	3,288	0	11,688	14,976	0.01
6/11 through 5/12	213,523,394	0	0	2	29,944	0	104,062	134,006	0.06
6/12 through 5/13	286,407,967	0	0	3	44,279	0	81,829	126,108	0.04
6/13 through 5/14	330,424,953	0	0	3	38,475	0	84,158	122,633	0.04
5 YR. TOTAL	1,041,156,076	0	0	9	115,986	0	281,737	397,723	0.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.011	25%	0.027	0.04			
Pure Premium Indicated by National Relativity		40%	0.012	37%	0.034	0.05			
Pure Premium Present on Rate Level		41%	0.019	38%	0.041	0.06			
Pure Premium Derived by Formula		0.015		0.035		0.05			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	501,653	0	0	0	0	0	803	803	0.16
6/10 through 5/11	675,737	0	0	0	0	0	534	534	0.08
6/11 through 5/12	932,713	0	0	0	0	0	289	289	0.03
6/12 through 5/13	1,154,513	0	0	0	0	0	257	257	0.02
6/13 through 5/14	1,216,237	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,480,853	0	0	0	0	0	1,883	1,883	0.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	10%	0.042	0.04			
Pure Premium Indicated by National Relativity		40%	0.524	42%	1.047	1.57			
Pure Premium Present on Rate Level		52%	0.586	48%	1.065	1.65			
Pure Premium Derived by Formula			0.514		0.955	1.47			

CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,258,887	0	0	2	118,596	0	84,502	203,098	16.13
6/10 through 5/11	757,390	0	0	0	0	0	3,920	3,920	0.52
6/11 through 5/12	990,675	0	0	1	4,401	0	13,641	18,042	1.82
6/12 through 5/13	860,038	0	0	0	0	0	0	0	0.00
6/13 through 5/14	1,562,108	0	0	1	3,001	0	1,056	4,057	0.26
5 YR. TOTAL	5,429,098	0	0	4	125,998	0	103,119	229,117	4.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	2.321	13%	1.899	4.22			
Pure Premium Indicated by National Relativity		22%	0.555	23%	1.182	1.74			
Pure Premium Present on Rate Level		67%	1.024	64%	1.543	2.57			
Pure Premium Derived by Formula			1.063		1.506	2.57			

CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	57,711,205	3	87,312	10	189,132	81,146	621,108	978,698	1.70
6/10 through 5/11	70,524,035	5	239,245	19	259,746	216,894	642,879	1,358,764	1.93
6/11 through 5/12	76,558,588	3	129,756	15	187,520	422,781	528,906	1,268,963	1.66
6/12 through 5/13	153,677,119	4	219,784	17	354,561	341,696	470,873	1,386,914	0.90
6/13 through 5/14	148,489,130	5	84,259	13	121,550	96,095	259,884	561,788	0.38
5 YR. TOTAL	506,960,077	20	760,356	74	1,112,509	1,158,612	2,523,650	5,555,127	1.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.369	59%	0.726	1.10			
Pure Premium Indicated by National Relativity		27%	0.261	20%	0.532	0.79			
Pure Premium Present on Rate Level		27%	0.378	21%	0.719	1.10			
Pure Premium Derived by Formula			0.342		0.686	1.03			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,545,254	0	0	0	0	0	0	0	0.00
6/10 through 5/11	12,856,349	0	0	0	0	0	0	0	0.00
6/11 through 5/12	18,399,093	0	0	1	3,354	0	15,706	19,060	0.10
6/12 through 5/13	22,837,063	0	0	0	0	0	0	0	0.00
6/13 through 5/14	29,081,892	0	0	1	1,315	0	7,856	9,171	0.03
5 YR. TOTAL	94,719,651	0	0	2	4,669	0	23,562	28,231	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.005	15%		0.025		0.03	
Pure Premium Indicated by National Relativity		34%	0.081	35%		0.123		0.20	
Pure Premium Present on Rate Level		55%	0.062	50%		0.126		0.19	
Pure Premium Derived by Formula			0.062			0.110		0.17	

CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	85,747,403	1	77,414	0	0	197,002	57,327	331,743	0.39
6/12 through 5/13	1,121,981,415	6	189,789	22	156,884	340,363	472,175	1,159,211	0.10
6/13 through 5/14	1,448,459,381	9	606,672	26	649,192	571,891	1,009,674	2,837,429	0.20
5 YR. TOTAL	2,656,188,199	16	873,875	48	806,076	1,109,256	1,539,176	4,328,383	0.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.063	50%		0.100		0.16	
Pure Premium Indicated by National Relativity		34%	0.038	25%		0.085		0.12	
Pure Premium Present on Rate Level		34%	0.028	25%		0.091		0.12	
Pure Premium Derived by Formula			0.043			0.094		0.14	

CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,944,824	2	20,147	0	0	49,043	9,346	78,536	2.67
6/10 through 5/11	10,969	0	0	0	0	0	0	0	0.00
6/11 through 5/12	700,477	0	0	0	0	0	0	0	0.00
6/12 through 5/13	760,593	0	0	0	0	0	0	0	0.00
6/13 through 5/14	3,324,074	0	0	4	21,676	0	58,906	80,582	2.42
5 YR. TOTAL	7,740,937	2	20,147	4	21,676	49,043	68,252	159,118	2.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.540	13%		1.515		2.06	
Pure Premium Indicated by National Relativity		22%	0.787	23%		1.196		1.98	
Pure Premium Present on Rate Level		69%	0.390	64%		1.182		1.57	
Pure Premium Derived by Formula			0.491			1.229		1.72	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	4,712,178,145	56	2,018,281	137	2,912,157	5,462,982	3,393,300	13,786,720	0.29
6/10 through 5/11	5,019,371,152	40	1,804,594	129	2,355,283	3,049,173	4,348,364	11,557,414	0.23
6/11 through 5/12	5,099,957,752	38	1,351,878	130	2,036,220	2,314,376	4,128,273	9,830,747	0.19
6/12 through 5/13	4,994,989,712	48	2,439,077	113	1,652,886	5,049,015	3,381,283	12,522,261	0.25
6/13 through 5/14	5,198,708,248	35	1,413,030	142	1,530,293	4,095,748	3,510,961	10,550,032	0.20
5 YR. TOTAL	25,025,205,009	217	9,026,860	651	10,486,839	19,971,294	18,762,181	58,247,174	0.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.078	100%	0.155	0.23			
Pure Premium Indicated by National Relativity		0%	0.063	0%	0.145	0.21			
Pure Premium Present on Rate Level		0%	0.079	0%	0.152	0.23			
Pure Premium Derived by Formula		0.078		0.155		0.23			

CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	6,614,450	0	0	3	15,221	0	43,101	58,322	0.88
6/10 through 5/11	7,082,554	1	935	5	58,410	14,004	94,911	168,260	2.38
6/11 through 5/12	6,833,994	1	75,304	5	35,981	77,436	101,563	290,284	4.25
6/12 through 5/13	5,757,162	0	0	4	27,569	0	50,033	77,602	1.35
6/13 through 5/14	8,136,537	0	0	1	6,569	0	51,267	57,836	0.71
5 YR. TOTAL	34,424,697	2	76,239	18	143,750	91,440	340,875	652,304	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.639	29%	1.256	1.90			
Pure Premium Indicated by National Relativity		40%	0.924	35%	2.698	3.62			
Pure Premium Present on Rate Level		40%	0.697	36%	1.756	2.45			
Pure Premium Derived by Formula		0.776		1.941		2.72			

CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	176,114,463	5	52,679	8	39,025	75,992	150,174	317,870	0.18
6/10 through 5/11	202,522,101	1	71,697	6	73,335	135,806	172,057	452,895	0.22
6/11 through 5/12	233,933,804	1	20,304	8	91,222	161,318	233,925	506,769	0.22
6/12 through 5/13	255,073,697	3	86,834	7	68,892	227,253	129,539	512,518	0.20
6/13 through 5/14	274,338,144	2	43,662	13	373,960	60,253	593,744	1,071,619	0.39
5 YR. TOTAL	1,141,982,209	12	275,176	42	646,434	660,622	1,279,439	2,861,671	0.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.081	51%	0.170	0.25			
Pure Premium Indicated by National Relativity		31%	0.132	24%	0.300	0.43			
Pure Premium Present on Rate Level		32%	0.100	25%	0.217	0.32			
Pure Premium Derived by Formula		0.103		0.213		0.32			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	28,707,121	0	0	1	3,054	0	13,129	16,183	0.06
6/10 through 5/11	27,812,481	0	0	1	17,806	0	5,561	23,367	0.08
6/11 through 5/12	24,903,894	0	0	0	0	0	8,478	8,478	0.03
6/12 through 5/13	24,611,025	1	23,910	0	0	51,319	0	75,229	0.31
6/13 through 5/14	24,863,911	0	0	1	6,209	0	0	6,209	0.03
5 YR. TOTAL	130,898,432	1	23,910	3	27,069	51,319	27,168	129,466	0.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.039	20%	0.060	0.10			
Pure Premium Indicated by National Relativity		42%	0.070	40%	0.211	0.28			
Pure Premium Present on Rate Level		43%	0.084	40%	0.190	0.27			
Pure Premium Derived by Formula		0.071		0.172		0.24			

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	375,477	0	0	0	0	0	1,193	1,193	0.32
6/10 through 5/11	591,364	0	0	0	0	0	0	0	0.00
6/11 through 5/12	2,078,704	0	0	0	0	0	0	0	0.00
6/12 through 5/13	2,150,248	0	0	0	0	0	1,159	1,159	0.05
6/13 through 5/14	2,814,216	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,010,009	0	0	0	0	0	2,352	2,352	0.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.029	0.03			
Pure Premium Indicated by National Relativity		33%	0.122	35%	0.366	0.49			
Pure Premium Present on Rate Level		62%	0.093	58%	0.249	0.34			
Pure Premium Derived by Formula		0.098		0.275		0.37			

CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	14,037,614	0	0	1	13,032	0	25,410	38,442	0.27
6/10 through 5/11	14,177,334	0	0	3	33,028	0	59,763	92,791	0.66
6/11 through 5/12	16,200,389	1	364	1	46,843	5,500	40,347	93,054	0.57
6/12 through 5/13	14,635,140	0	0	1	2,217	0	22,443	24,660	0.17
6/13 through 5/14	19,136,759	0	0	0	0	0	13,600	13,600	0.07
5 YR. TOTAL	78,187,236	1	364	6	95,120	5,500	161,563	262,547	0.34
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.122	25%	0.214	0.34			
Pure Premium Indicated by National Relativity		40%	0.300	37%	0.800	1.10			
Pure Premium Present on Rate Level		41%	0.256	38%	0.548	0.80			
Pure Premium Derived by Formula		0.248		0.558		0.81			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	637,101,432	1	19,017	6	26,418	28,522	66,288	140,245	0.02
6/10 through 5/11	716,566,556	1	604	5	21,686	13,391	131,610	167,291	0.02
6/11 through 5/12	804,365,094	0	0	6	42,664	0	239,309	281,973	0.04
6/12 through 5/13	899,420,605	1	13,245	6	68,560	46,161	147,407	275,373	0.03
6/13 through 5/14	959,109,343	1	77,297	6	114,087	113,198	330,736	635,318	0.07
5 YR. TOTAL	4,016,563,030	4	110,163	29	273,415	201,272	915,350	1,500,200	0.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.010	37%	0.028	0.04			
Pure Premium Indicated by National Relativity		35%	0.013	31%	0.031	0.04			
Pure Premium Present on Rate Level		36%	0.015	32%	0.028	0.04			
Pure Premium Derived by Formula		0.013		0.029		0.04			

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	20,633,227,896	116	2,971,109	443	4,276,257	5,182,272	10,685,361	23,114,999	0.11
6/10 through 5/11	21,454,608,591	86	2,046,152	393	4,547,581	4,744,952	9,911,385	21,250,070	0.10
6/11 through 5/12	22,599,533,888	76	2,223,422	391	4,363,838	4,167,040	10,915,600	21,669,900	0.10
6/12 through 5/13	20,782,996,023	69	1,942,947	332	4,164,380	5,357,781	10,681,592	22,146,700	0.11
6/13 through 5/14	21,087,644,939	66	2,139,811	330	5,113,095	4,884,840	12,199,436	24,337,182	0.12
5 YR. TOTAL	106,558,011,337	413	11,323,441	1,889	22,465,151	24,336,885	54,393,374	112,518,851	0.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.032	100%	0.074	0.11			
Pure Premium Indicated by National Relativity		0%	0.028	0%	0.072	0.10			
Pure Premium Present on Rate Level		0%	0.035	0%	0.076	0.11			
Pure Premium Derived by Formula		0.032		0.074		0.11			

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	688,249,256	7	222,787	21	80,699	516,146	254,097	1,073,729	0.16
6/10 through 5/11	703,304,852	11	106,652	13	144,595	668,160	344,061	1,263,468	0.18
6/11 through 5/12	713,034,745	2	20,786	17	129,580	12,065	371,053	533,484	0.08
6/12 through 5/13	755,485,871	3	56,929	17	261,454	158,640	296,419	773,442	0.10
6/13 through 5/14	746,916,143	3	103,807	10	156,263	325,843	583,511	1,169,424	0.16
5 YR. TOTAL	3,606,990,867	26	510,961	78	772,591	1,680,854	1,849,141	4,813,547	0.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.036	55%	0.098	0.13			
Pure Premium Indicated by National Relativity		30%	0.028	22%	0.067	0.10			
Pure Premium Present on Rate Level		31%	0.034	23%	0.085	0.12			
Pure Premium Derived by Formula		0.033		0.088		0.12			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	90,681,129	13	181,190	52	353,851	362,514	1,325,365	2,222,920	2.45
6/10 through 5/11	103,958,704	15	289,520	55	237,182	699,355	1,100,933	2,326,990	2.24
6/11 through 5/12	109,222,461	15	248,960	63	290,429	1,082,399	1,098,657	2,720,445	2.49
6/12 through 5/13	123,212,181	16	264,482	59	401,298	645,653	1,481,284	2,792,717	2.27
6/13 through 5/14	131,250,198	23	762,564	72	580,603	1,434,540	1,950,013	4,727,720	3.60
5 YR. TOTAL	558,324,673	82	1,746,716	301	1,863,363	4,224,461	6,956,252	14,790,792	2.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.647	88%	2.003	2.65			
Pure Premium Indicated by National Relativity		21%	0.599	6%	1.555	2.15			
Pure Premium Present on Rate Level		22%	0.590	6%	1.767	2.36			
Pure Premium Derived by Formula		0.624		1.962		2.59			

CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	32,841,256	3	102,411	12	110,164	49,566	262,099	524,240	1.60
6/10 through 5/11	40,901,204	4	51,127	19	138,656	71,923	356,623	618,329	1.51
6/11 through 5/12	36,198,894	1	5,429	9	21,955	18,636	111,296	157,316	0.44
6/12 through 5/13	39,536,880	4	62,309	17	101,939	180,441	294,655	639,344	1.62
6/13 through 5/14	43,437,772	4	63,884	16	93,028	105,023	308,774	570,709	1.31
5 YR. TOTAL	192,916,006	16	285,160	73	465,742	425,589	1,333,447	2,509,938	1.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.389	42%	0.912	1.30			
Pure Premium Indicated by National Relativity		35%	0.320	29%	0.911	1.23			
Pure Premium Present on Rate Level		35%	0.345	29%	0.795	1.14			
Pure Premium Derived by Formula		0.349		0.878		1.23			

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	46,220,331	4	38,001	23	139,583	64,415	453,967	695,966	1.51
6/10 through 5/11	52,289,978	5	106,180	15	39,731	220,004	229,680	595,595	1.14
6/11 through 5/12	55,999,603	3	82,933	22	80,183	47,279	358,177	568,572	1.02
6/12 through 5/13	59,348,585	7	224,636	14	52,089	536,490	353,983	1,167,198	1.97
6/13 through 5/14	66,307,656	4	303,569	14	168,648	193,771	486,115	1,152,103	1.74
5 YR. TOTAL	280,166,153	23	755,319	88	480,234	1,061,959	1,881,922	4,179,434	1.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.441	53%	1.051	1.49			
Pure Premium Indicated by National Relativity		31%	0.439	23%	1.153	1.59			
Pure Premium Present on Rate Level		32%	0.390	24%	1.027	1.42			
Pure Premium Derived by Formula		0.424		1.069		1.49			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8829		CONVALESCENT OR NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	908,651,816	118	1,802,587	328	2,016,395	4,823,552	6,020,155	14,662,689	1.61
6/10 through 5/11	943,683,463	102	1,612,588	331	2,247,152	5,016,506	7,183,511	16,059,757	1.70
6/11 through 5/12	958,247,078	84	1,928,183	306	2,330,401	4,247,624	6,346,623	14,852,831	1.55
6/12 through 5/13	933,668,362	76	1,859,604	290	2,371,044	4,032,137	6,755,849	15,018,634	1.61
6/13 through 5/14	943,007,363	73	1,583,535	309	2,460,483	3,320,702	6,816,812	14,181,532	1.50
5 YR. TOTAL	4,687,258,082	453	8,786,497	1,564	11,425,475	21,440,521	33,122,950	74,775,443	1.60
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.431	100%	1.164	1.60			
Pure Premium Indicated by National Relativity		0%	0.468	0%	1.125	1.59			
Pure Premium Present on Rate Level		0%	0.439	0%	1.167	1.61			
Pure Premium Derived by Formula		0.431		1.164		1.60			

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	148,265,681	6	52,782	30	161,335	391,745	639,820	1,245,682	0.84
6/10 through 5/11	155,557,841	4	46,444	35	264,816	57,648	771,200	1,140,108	0.73
6/11 through 5/12	164,759,983	2	53,904	43	150,087	95,631	1,028,330	1,327,952	0.81
6/12 through 5/13	179,344,893	7	65,050	28	151,136	473,159	805,892	1,495,237	0.83
6/13 through 5/14	190,438,035	2	97,559	43	303,933	358,791	1,714,785	2,475,068	1.30
5 YR. TOTAL	838,366,433	21	315,739	179	1,031,307	1,376,974	4,960,027	7,684,047	0.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.161	70%	0.756	0.92			
Pure Premium Indicated by National Relativity		29%	0.206	15%	0.789	1.00			
Pure Premium Present on Rate Level		29%	0.187	15%	0.668	0.86			
Pure Premium Derived by Formula		0.182		0.748		0.93			

CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	3,870,473,322	43	981,728	139	1,325,451	2,626,570	3,759,415	8,693,164	0.23
6/10 through 5/11	3,986,267,085	38	1,242,236	124	1,283,290	4,204,596	3,214,110	9,944,232	0.25
6/11 through 5/12	4,216,161,240	29	669,606	118	1,391,859	1,710,545	3,868,712	7,640,722	0.18
6/12 through 5/13	4,508,422,284	28	527,092	127	1,683,567	1,214,292	4,636,734	8,061,685	0.18
6/13 through 5/14	4,745,528,598	23	1,057,318	122	1,774,712	1,899,961	4,548,327	9,280,318	0.20
5 YR. TOTAL	21,326,852,529	161	4,477,980	630	7,458,879	11,655,964	20,027,298	43,620,121	0.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		94%	0.056	100%	0.149	0.21			
Pure Premium Indicated by National Relativity		3%	0.069	0%	0.155	0.22			
Pure Premium Present on Rate Level		3%	0.053	0%	0.143	0.20			
Pure Premium Derived by Formula		0.056		0.149		0.21			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,698,027,294	54	1,568,486	274	1,846,514	3,980,278	5,600,058	12,995,336	0.77
6/10 through 5/11	1,747,848,337	59	2,509,368	232	1,972,546	3,756,855	4,997,754	13,236,523	0.76
6/11 through 5/12	1,876,224,439	63	2,424,044	245	3,115,487	4,622,240	6,533,789	16,695,560	0.89
6/12 through 5/13	1,878,241,219	44	1,766,101	213	1,895,118	3,411,475	4,630,413	11,703,107	0.62
6/13 through 5/14	2,069,762,903	51	1,874,308	211	2,455,995	4,392,489	6,142,941	14,865,733	0.72
5 YR. TOTAL	9,270,104,192	271	10,142,307	1,175	11,285,660	20,163,337	27,904,955	69,496,259	0.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.231	100%	0.519	0.75			
Pure Premium Indicated by National Relativity		0%	0.211	0%	0.497	0.71			
Pure Premium Present on Rate Level		0%	0.216	0%	0.468	0.68			
Pure Premium Derived by Formula		0.231		0.519		0.75			

CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	554,795,173	69	1,672,777	203	1,652,235	4,665,437	3,289,923	11,280,372	2.03
6/10 through 5/11	574,120,240	69	2,375,469	208	2,009,370	3,544,263	3,845,366	11,774,468	2.05
6/11 through 5/12	627,566,413	58	1,353,034	243	2,219,191	2,159,794	3,523,093	9,255,112	1.48
6/12 through 5/13	641,182,891	65	2,077,759	235	2,241,362	3,803,636	3,963,645	12,086,402	1.89
6/13 through 5/14	628,994,595	59	1,635,434	174	1,627,535	3,290,545	3,295,642	9,849,156	1.57
5 YR. TOTAL	3,026,659,312	320	9,114,473	1,063	9,749,693	17,463,675	17,917,669	54,245,510	1.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.623	100%	1.169	1.79			
Pure Premium Indicated by National Relativity		0%	0.472	0%	0.993	1.47			
Pure Premium Present on Rate Level		0%	0.618	0%	1.214	1.83			
Pure Premium Derived by Formula		0.623		1.169		1.79			

CLASS 8842		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	190,196,189	17	297,698	91	557,436	820,214	1,704,674	3,380,022	1.78
6/10 through 5/11	189,138,818	20	243,757	79	444,249	782,039	1,429,787	2,899,832	1.53
6/11 through 5/12	206,706,281	12	188,683	86	379,717	1,326,245	1,525,862	3,420,507	1.66
6/12 through 5/13	251,376,978	19	489,762	103	818,380	533,305	2,455,167	4,296,614	1.71
6/13 through 5/14	284,453,271	19	429,838	130	781,164	1,080,406	2,961,653	5,253,061	1.85
5 YR. TOTAL	1,121,871,537	87	1,649,738	489	2,980,946	4,542,209	10,077,143	19,250,036	1.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.413	99%	1.303	1.72			
Pure Premium Indicated by National Relativity		17%	0.477	0%	1.278	1.76			
Pure Premium Present on Rate Level		18%	0.413	1%	1.184	1.60			
Pure Premium Derived by Formula		0.424		1.302		1.73			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	272,505,515	3	43,814	9	102,858	107,934	328,639	583,245	0.21
6/12 through 5/13	1,745,013,700	8	247,470	29	379,375	608,913	913,652	2,149,410	0.12
6/13 through 5/14	1,857,754,897	10	347,574	32	339,779	642,319	983,408	2,313,080	0.13
5 YR. TOTAL	3,875,274,112	21	638,858	70	822,012	1,359,166	2,225,699	5,045,735	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	0.038	59%	0.093	0.13		0.13	
Pure Premium Indicated by National Relativity		28%	0.030	20%	0.082	0.11		0.11	
Pure Premium Present on Rate Level		28%	0.045	21%	0.092	0.14		0.14	
Pure Premium Derived by Formula		0.038				0.091		0.13	

CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	17,355,112	0	0	0	0	0	0	0	0.00
6/12 through 5/13	25,871,155	2	69,715	4	5,711	61,468	58,589	195,483	0.76
6/13 through 5/14	45,909,389	0	0	6	30,165	0	57,836	88,001	0.19
5 YR. TOTAL	89,135,656	2	69,715	10	35,876	61,468	116,425	283,484	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	0.118	13%	0.200	0.32		0.32	
Pure Premium Indicated by National Relativity		29%	0.112	31%	0.190	0.30		0.30	
Pure Premium Present on Rate Level		61%	0.048	56%	0.089	0.14		0.14	
Pure Premium Derived by Formula		0.074				0.135		0.21	

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	402,578,345	35	693,105	152	938,969	4,053,266	2,837,179	8,522,519	2.12
6/10 through 5/11	419,292,130	26	464,306	158	891,931	1,194,054	3,612,528	6,162,819	1.47
6/11 through 5/12	418,742,242	33	442,233	119	892,010	864,353	3,297,924	5,496,520	1.31
6/12 through 5/13	410,657,082	22	475,737	106	614,325	1,230,621	2,189,346	4,510,029	1.10
6/13 through 5/14	387,788,345	15	268,870	104	904,418	824,202	2,826,273	4,823,763	1.24
5 YR. TOTAL	2,039,058,144	131	2,344,251	639	4,241,653	8,166,496	14,763,250	29,515,650	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		77%	0.323	100%	1.125	1.45		1.45	
Pure Premium Indicated by National Relativity		11%	0.302	0%	0.852	1.15		1.15	
Pure Premium Present on Rate Level		12%	0.347	0%	1.121	1.47		1.47	
Pure Premium Derived by Formula		0.324				1.125		1.45	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

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EFFECTIVE 3/1/2017

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	2,119,644,969	16	589,510	76	622,523	1,213,951	2,430,630	4,856,614	0.23
6/10 through 5/11	2,265,696,073	18	294,708	83	769,925	889,019	2,851,214	4,804,866	0.21
6/11 through 5/12	2,263,266,234	15	473,380	75	1,026,465	877,472	2,404,369	4,781,686	0.21
6/12 through 5/13	2,279,904,066	9	241,898	80	603,582	467,528	2,644,552	3,957,560	0.17
6/13 through 5/14	2,357,011,689	17	526,693	62	758,080	2,636,879	2,028,746	5,950,398	0.25
5 YR. TOTAL	11,285,523,031	75	2,126,189	376	3,780,575	6,084,849	12,359,511	24,351,124	0.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	0.052	100%	0.163	0.22			
Pure Premium Indicated by National Relativity		12%	0.063	0%	0.201	0.26			
Pure Premium Present on Rate Level		12%	0.059	0%	0.155	0.21			
Pure Premium Derived by Formula			0.054		0.163	0.22			

CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	226,823,868	10	89,289	48	249,320	234,933	752,470	1,326,012	0.58
6/10 through 5/11	242,931,694	5	16,477	54	285,382	105,113	1,140,378	1,547,350	0.64
6/11 through 5/12	245,909,998	4	97,144	32	194,146	1,104,496	729,349	2,125,135	0.86
6/12 through 5/13	251,980,829	1	14,341	33	158,487	20,484	665,004	858,316	0.34
6/13 through 5/14	255,657,313	4	148,671	34	187,145	279,159	796,331	1,411,306	0.55
5 YR. TOTAL	1,223,303,702	24	365,922	201	1,074,480	1,744,185	4,083,532	7,268,119	0.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.118	71%	0.476	0.59			
Pure Premium Indicated by National Relativity		27%	0.192	14%	0.596	0.79			
Pure Premium Present on Rate Level		28%	0.146	15%	0.478	0.62			
Pure Premium Derived by Formula			0.146		0.493	0.64			

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	79,670,010	0	0	3	26,465	0	45,023	71,488	0.09
6/10 through 5/11	104,190,524	0	0	3	9,746	0	35,088	44,834	0.04
6/11 through 5/12	131,122,549	0	0	1	4,951	0	15,696	20,647	0.02
6/12 through 5/13	119,235,660	0	0	2	37,224	0	28,093	65,317	0.06
6/13 through 5/14	140,465,037	0	0	1	4,687	0	15,957	20,644	0.01
5 YR. TOTAL	574,683,780	0	0	10	83,073	0	139,857	222,930	0.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.014	19%	0.024	0.04			
Pure Premium Indicated by National Relativity		42%	0.018	40%	0.043	0.06			
Pure Premium Present on Rate Level		42%	0.022	41%	0.038	0.06			
Pure Premium Derived by Formula			0.019		0.037	0.06			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	468,600,271	3	139,838	17	140,968	268,837	315,746	865,389	0.19
6/10 through 5/11	451,760,241	2	136,263	14	216,520	208,745	532,646	1,094,174	0.24
6/11 through 5/12	474,762,752	3	253,711	16	244,934	203,256	263,043	964,944	0.20
6/12 through 5/13	604,801,635	0	0	19	195,691	0	464,166	659,857	0.11
6/13 through 5/14	598,251,217	2	74,829	14	134,308	142,559	267,176	618,872	0.10
5 YR. TOTAL	2,598,176,116	10	604,641	80	932,421	823,397	1,842,777	4,203,236	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.059	50%	0.103	0.16			
Pure Premium Indicated by National Relativity		29%	0.039	25%	0.080	0.12			
Pure Premium Present on Rate Level		30%	0.055	25%	0.091	0.15			
Pure Premium Derived by Formula			0.052		0.094	0.15			

CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	287,833,962	15	711,112	38	277,847	1,930,149	1,206,238	4,125,346	1.43
6/10 through 5/11	305,133,220	7	293,926	49	655,667	425,907	1,191,654	2,567,154	0.84
6/11 through 5/12	345,549,797	11	352,547	34	291,575	842,136	811,131	2,297,389	0.66
6/12 through 5/13	368,049,575	14	675,535	26	308,994	1,211,585	926,872	3,122,986	0.85
6/13 through 5/14	402,731,500	7	468,173	28	395,935	791,890	745,327	2,401,325	0.60
5 YR. TOTAL	1,709,298,054	54	2,501,293	175	1,930,018	5,201,667	4,881,222	14,514,200	0.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.259	89%	0.590	0.85			
Pure Premium Indicated by National Relativity		18%	0.216	5%	0.488	0.70			
Pure Premium Present on Rate Level		19%	0.244	6%	0.603	0.85			
Pure Premium Derived by Formula			0.248		0.586	0.83			

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	395,725,250	44	960,159	142	766,840	2,567,419	2,908,828	7,203,246	1.82
6/10 through 5/11	414,133,212	45	1,127,320	161	1,429,144	3,005,357	3,704,518	9,266,339	2.24
6/11 through 5/12	466,355,232	45	1,184,282	161	1,132,188	2,791,203	3,653,912	8,761,585	1.88
6/12 through 5/13	464,749,574	29	529,549	144	1,257,580	1,588,691	3,344,330	6,720,150	1.45
6/13 through 5/14	510,375,876	34	954,934	154	1,185,567	1,937,856	4,153,242	8,231,599	1.61
5 YR. TOTAL	2,251,339,144	197	4,756,244	762	5,771,319	11,890,526	17,764,830	40,182,919	1.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	0.468	100%	1.317	1.79			
Pure Premium Indicated by National Relativity		4%	0.623	0%	1.489	2.11			
Pure Premium Present on Rate Level		5%	0.471	0%	1.308	1.78			
Pure Premium Derived by Formula			0.474		1.317	1.79			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	232,723,540	27	790,700	94	1,458,583	2,250,957	2,642,967	7,143,207	3.07
6/10 through 5/11	235,057,698	16	392,167	84	1,022,090	572,922	2,483,377	4,470,556	1.90
6/11 through 5/12	265,183,282	18	828,476	83	862,448	1,867,389	2,023,614	5,581,927	2.11
6/12 through 5/13	252,483,664	10	216,622	79	808,732	799,532	1,804,444	3,629,330	1.44
6/13 through 5/14	265,013,058	25	865,654	105	1,624,647	1,852,996	2,561,558	6,904,855	2.61
5 YR. TOTAL	1,250,461,242	96	3,093,619	445	5,776,500	7,343,796	11,515,960	27,729,875	2.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		80%	0.709	100%		1.508		2.22	
Pure Premium Indicated by National Relativity		10%	0.661	0%		1.454		2.12	
Pure Premium Present on Rate Level		10%	0.608	0%		1.396		2.00	
Pure Premium Derived by Formula			0.694			1.508		2.20	

CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	30,708,342	0	0	14	100,616	0	339,894	440,510	1.44
6/10 through 5/11	31,480,421	3	21,675	14	173,462	59,061	381,289	635,487	2.02
6/11 through 5/12	28,477,802	3	18,191	14	59,256	169,227	186,328	433,002	1.52
6/12 through 5/13	35,890,753	2	37,098	12	76,750	77,718	315,025	506,591	1.41
6/13 through 5/14	37,245,433	0	0	9	58,793	0	248,399	307,192	0.83
5 YR. TOTAL	163,802,751	8	76,964	63	468,877	306,006	1,470,935	2,322,782	1.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		31%	0.333	47%		1.085		1.42	
Pure Premium Indicated by National Relativity		34%	0.372	26%		1.255		1.63	
Pure Premium Present on Rate Level		35%	0.425	27%		1.259		1.68	
Pure Premium Derived by Formula			0.378			1.176		1.55	

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	10,022	0	0	0	0	0	0	0	0.00
6/10 through 5/11	24,694	0	0	0	0	0	0	0	0.00
6/11 through 5/12	1,177	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	35,893	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%		0.000		0.00	
Pure Premium Indicated by National Relativity		22%	0.195	24%		0.760		0.96	
Pure Premium Present on Rate Level		77%	0.357	75%		0.814		1.17	
Pure Premium Derived by Formula			0.318			0.793		1.11	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	19,198,870	2	3,032	8	81,103	20,030	198,071	302,236	1.57
6/10 through 5/11	19,212,552	1	17,468	8	65,038	33,216	102,839	218,561	1.14
6/11 through 5/12	19,531,163	1	23,754	3	9,135	55,441	40,768	129,098	0.66
6/12 through 5/13	19,231,771	0	0	0	0	0	38,972	38,972	0.20
6/13 through 5/14	19,524,179	0	0	2	13,167	0	64,884	78,051	0.40
5 YR. TOTAL	96,698,535	4	44,254	21	168,443	108,687	445,534	766,918	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	0.220	32%		0.573		0.79	
Pure Premium Indicated by National Relativity		38%	0.494	34%		1.076		1.57	
Pure Premium Present on Rate Level		38%	0.406	34%		0.821		1.23	
Pure Premium Derived by Formula			0.395			0.828		1.22	

CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	123,454,950	10	341,789	81	491,409	594,166	1,808,247	3,235,611	2.62
6/10 through 5/11	123,099,884	25	392,728	79	669,361	917,619	1,863,530	3,843,238	3.12
6/11 through 5/12	132,536,216	21	534,183	82	555,411	1,007,381	1,872,842	3,969,817	3.00
6/12 through 5/13	117,640,016	15	287,510	76	659,486	1,273,531	1,982,075	4,202,602	3.57
6/13 through 5/14	116,518,145	12	417,760	60	597,145	710,038	1,427,042	3,151,985	2.71
5 YR. TOTAL	613,249,211	83	1,973,970	378	2,972,812	4,502,735	8,953,736	18,403,253	3.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		67%	0.807	100%		2.194		3.00	
Pure Premium Indicated by National Relativity		16%	0.637	0%		1.673		2.31	
Pure Premium Present on Rate Level		17%	0.805	0%		2.218		3.02	
Pure Premium Derived by Formula			0.779			2.194		2.97	

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	334,424,616	28	365,419	133	930,000	1,423,195	2,848,084	5,566,698	1.66
6/10 through 5/11	342,750,538	23	387,845	139	873,973	960,546	2,788,547	5,010,911	1.46
6/11 through 5/12	384,318,959	26	791,219	114	551,709	2,872,819	2,043,260	6,259,007	1.63
6/12 through 5/13	444,981,144	29	781,544	113	966,220	2,260,504	3,117,892	7,126,160	1.60
6/13 through 5/14	435,782,637	27	664,974	135	1,139,250	1,536,637	3,524,427	6,865,288	1.58
5 YR. TOTAL	1,942,257,894	133	2,991,001	634	4,461,152	9,053,701	14,322,210	30,828,064	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		80%	0.384	100%		1.204		1.59	
Pure Premium Indicated by National Relativity		10%	0.412	0%		1.096		1.51	
Pure Premium Present on Rate Level		10%	0.392	0%		1.119		1.51	
Pure Premium Derived by Formula			0.388			1.204		1.59	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	67,193,565	3	47,184	19	58,065	445,119	269,967	820,335	1.22
6/10 through 5/11	67,528,109	1	29,938	20	108,893	261,513	498,452	898,796	1.33
6/11 through 5/12	74,125,977	4	102,791	24	103,715	116,375	452,627	775,508	1.05
6/12 through 5/13	86,323,059	1	37,557	33	140,231	165,088	461,230	804,106	0.93
6/13 through 5/14	85,855,156	5	51,791	20	99,398	100,141	434,257	685,587	0.80
5 YR. TOTAL	381,025,866	14	269,261	116	510,302	1,088,236	2,116,533	3,984,332	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		34%	0.205	56%		0.841		1.05	
Pure Premium Indicated by National Relativity		33%	0.291	22%		0.762		1.05	
Pure Premium Present on Rate Level		33%	0.240	22%		0.865		1.11	
Pure Premium Derived by Formula			0.245			0.829		1.07	

CLASS 9060		CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	118,265,027	3	84,141	27	173,340	353,855	481,921	1,093,257	0.93
6/10 through 5/11	113,542,435	5	56,628	23	80,465	116,989	313,714	567,796	0.50
6/11 through 5/12	119,927,090	4	132,090	24	191,238	168,360	557,975	1,049,663	0.88
6/12 through 5/13	120,390,193	2	33,750	28	327,252	138,020	716,715	1,215,737	1.01
6/13 through 5/14	121,572,527	4	41,776	20	246,033	629,741	486,452	1,404,002	1.16
5 YR. TOTAL	593,697,272	18	348,385	122	1,018,328	1,406,965	2,556,777	5,330,455	0.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		43%	0.230	63%		0.668		0.90	
Pure Premium Indicated by National Relativity		28%	0.279	18%		0.764		1.04	
Pure Premium Present on Rate Level		29%	0.273	19%		0.720		0.99	
Pure Premium Derived by Formula			0.256			0.695		0.95	

CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	13,835,644	0	0	4	13,263	0	50,070	63,333	0.46
6/10 through 5/11	13,187,819	1	1,732	5	25,609	941	45,626	73,908	0.56
6/11 through 5/12	13,308,112	0	0	6	52,974	0	58,523	111,497	0.84
6/12 through 5/13	14,769,176	1	20,183	0	0	92,780	4,886	117,849	0.80
6/13 through 5/14	14,382,636	0	0	3	32,178	0	57,935	90,113	0.63
5 YR. TOTAL	69,483,387	2	21,915	18	124,024	93,721	217,040	456,700	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	0.210	25%		0.447		0.66	
Pure Premium Indicated by National Relativity		41%	0.230	37%		0.598		0.83	
Pure Premium Present on Rate Level		42%	0.246	38%		0.601		0.85	
Pure Premium Derived by Formula			0.233			0.561		0.79	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	150,304,152	2	21,098	24	137,987	211,975	707,946	1,079,006	0.72
6/10 through 5/11	156,743,116	2	21,818	30	99,214	48,678	707,075	876,785	0.56
6/11 through 5/12	165,128,131	8	197,853	17	104,631	389,574	521,549	1,213,607	0.74
6/12 through 5/13	171,770,105	2	103,062	19	91,841	159,308	460,967	815,178	0.47
6/13 through 5/14	179,754,547	2	13,727	27	130,172	99,885	544,648	788,432	0.44
5 YR. TOTAL	823,700,051	16	357,558	117	563,845	909,420	2,942,185	4,773,008	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		39%	0.112	62%		0.468		0.58	
Pure Premium Indicated by National Relativity		30%	0.164	19%		0.518		0.68	
Pure Premium Present on Rate Level		31%	0.152	19%		0.513		0.67	
Pure Premium Derived by Formula			0.140			0.486		0.63	

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,096,795,989	48	625,416	266	1,172,063	3,051,997	4,882,003	9,731,479	0.89
6/10 through 5/11	1,146,484,794	47	778,535	314	1,411,371	2,158,061	5,915,561	10,263,528	0.90
6/11 through 5/12	1,211,490,113	44	864,840	287	1,559,718	1,630,202	5,547,627	9,602,387	0.79
6/12 through 5/13	1,295,849,159	45	871,400	303	1,753,521	2,271,396	6,249,246	11,145,563	0.86
6/13 through 5/14	1,334,068,171	47	810,783	280	1,699,090	2,852,073	6,028,127	11,390,073	0.85
5 YR. TOTAL	6,084,688,226	231	3,950,974	1,450	7,595,763	11,963,729	28,622,564	52,133,030	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		98%	0.190	100%		0.667		0.86	
Pure Premium Indicated by National Relativity		1%	0.244	0%		0.695		0.94	
Pure Premium Present on Rate Level		1%	0.212	0%		0.695		0.91	
Pure Premium Derived by Formula			0.191			0.667		0.86	

CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	962,270,077	35	702,530	272	1,498,068	2,699,333	4,691,033	9,590,964	1.00
6/10 through 5/11	964,456,947	50	1,005,358	239	1,182,056	3,024,557	4,441,180	9,653,151	1.00
6/11 through 5/12	1,010,715,987	30	655,000	224	1,017,306	2,106,066	4,149,535	7,927,907	0.78
6/12 through 5/13	1,028,778,230	41	1,056,226	212	1,210,713	3,326,516	4,459,183	10,052,638	0.98
6/13 through 5/14	1,123,418,439	29	630,347	231	1,466,692	2,227,147	5,250,526	9,574,712	0.85
5 YR. TOTAL	5,089,639,680	185	4,049,461	1,178	6,374,835	13,383,619	22,991,457	46,799,372	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		93%	0.205	100%		0.715		0.92	
Pure Premium Indicated by National Relativity		3%	0.226	0%		0.679		0.91	
Pure Premium Present on Rate Level		4%	0.220	0%		0.704		0.92	
Pure Premium Derived by Formula			0.206			0.715		0.92	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	16,813,122	1	63,043	2	20,769	68,671	78,657	231,140	1.37
6/10 through 5/11	16,994,302	1	103,200	7	72,912	217,433	235,314	628,859	3.70
6/11 through 5/12	21,742,950	1	570	3	7,173	4,452	71,470	83,665	0.39
6/12 through 5/13	26,921,621	0	0	11	95,032	0	276,651	371,683	1.38
6/13 through 5/14	35,296,489	1	1,618	10	40,265	43,847	154,063	239,793	0.68
5 YR. TOTAL	117,768,484	4	168,431	33	236,151	334,403	816,155	1,555,140	1.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.344	37%		0.977		1.32	
Pure Premium Indicated by National Relativity		37%	0.293	31%		0.880		1.17	
Pure Premium Present on Rate Level		38%	0.348	32%		0.990		1.34	
Pure Premium Derived by Formula			0.327			0.951		1.28	

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	260,639	0	0	0	0	0	462	462	0.18
6/10 through 5/11	281,103	0	0	1	9,139	0	42,224	51,363	18.27
6/11 through 5/12	314,368	0	0	0	0	0	749	749	0.24
6/12 through 5/13	317,123	0	0	0	0	0	0	0	0.00
6/13 through 5/14	275,358	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,448,591	0	0	1	9,139	0	43,435	52,574	3.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		4%	0.631	6%		2.998		3.63	
Pure Premium Indicated by National Relativity		17%	0.082	18%		0.699		0.78	
Pure Premium Present on Rate Level		79%	0.378	76%		0.892		1.27	
Pure Premium Derived by Formula			0.338			0.984		1.32	

CLASS 9093		ROLLER-SKATING RINK OPERATION							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	12,674,068	0	0	7	17,267	0	84,277	101,544	0.80
6/10 through 5/11	12,839,900	3	29,902	3	8,696	198,107	63,804	300,509	2.34
6/11 through 5/12	13,013,338	0	0	3	10,756	0	68,321	79,077	0.61
6/12 through 5/13	12,761,678	0	0	1	6,541	0	38,782	45,323	0.36
6/13 through 5/14	13,652,954	1	26,128	3	12,732	33,308	81,270	153,438	1.12
5 YR. TOTAL	64,941,938	4	56,030	17	55,992	231,415	336,454	679,891	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		16%	0.172	26%		0.874		1.05	
Pure Premium Indicated by National Relativity		42%	0.230	37%		0.917		1.15	
Pure Premium Present on Rate Level		42%	0.207	37%		0.709		0.92	
Pure Premium Derived by Formula			0.211			0.829		1.04	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	169,545,400	13	83,946	50	464,455	370,927	1,499,734	2,419,062	1.43
6/10 through 5/11	175,252,716	14	240,653	72	401,531	803,776	1,404,556	2,850,516	1.63
6/11 through 5/12	165,164,354	17	320,951	58	343,144	1,256,314	1,166,986	3,087,395	1.87
6/12 through 5/13	170,328,246	9	146,639	52	429,258	342,587	1,298,448	2,216,932	1.30
6/13 through 5/14	171,820,890	15	441,071	60	709,787	1,398,130	1,647,399	4,196,387	2.44
5 YR. TOTAL	852,111,606	68	1,233,260	292	2,348,175	4,171,734	7,017,123	14,770,292	1.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	0.420	92%	1.313	1.73			
Pure Premium Indicated by National Relativity		19%	0.628	4%	1.749	2.38			
Pure Premium Present on Rate Level		20%	0.460	4%	1.293	1.75			
Pure Premium Derived by Formula		0.468		1.330		1.80			

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	111,140,045	9	272,835	36	214,270	710,647	496,089	1,693,841	1.52
6/10 through 5/11	125,527,043	9	279,786	41	383,503	926,133	892,695	2,482,117	1.98
6/11 through 5/12	142,443,542	11	490,172	53	391,857	962,359	1,288,606	3,132,994	2.20
6/12 through 5/13	147,786,492	7	70,558	48	1,174,121	181,466	1,709,503	3,135,648	2.12
6/13 through 5/14	165,627,226	1	2,586	56	514,661	46,926	1,355,185	1,919,358	1.16
5 YR. TOTAL	692,524,348	37	1,115,937	234	2,678,412	2,827,531	5,742,078	12,363,958	1.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.548	86%	1.237	1.79			
Pure Premium Indicated by National Relativity		18%	0.585	7%	1.494	2.08			
Pure Premium Present on Rate Level		19%	0.608	7%	1.367	1.98			
Pure Premium Derived by Formula		0.566		1.264		1.83			

CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	99,288,211	1	5,466	15	56,112	7,373	313,785	382,736	0.39
6/10 through 5/11	100,096,422	5	99,083	20	259,588	156,549	453,630	968,850	0.97
6/11 through 5/12	109,294,354	2	34,757	23	251,432	96,132	553,615	935,936	0.86
6/12 through 5/13	121,063,996	2	28,715	30	306,228	119,772	576,486	1,031,201	0.85
6/13 through 5/14	131,183,865	3	52,919	29	344,785	268,780	827,791	1,494,275	1.14
5 YR. TOTAL	560,926,848	13	220,940	117	1,218,145	648,606	2,725,307	4,812,998	0.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.257	57%	0.601	0.86			
Pure Premium Indicated by National Relativity		29%	0.318	21%	0.861	1.18			
Pure Premium Present on Rate Level		29%	0.273	22%	0.618	0.89			
Pure Premium Derived by Formula		0.279		0.659		0.94			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	75,240,080	1	8,433	8	76,203	111,860	203,850	400,346	0.53
6/10 through 5/11	78,878,755	1	109,301	12	261,017	86,705	530,174	987,197	1.25
6/11 through 5/12	80,222,174	2	95,860	9	32,820	805,675	215,264	1,149,619	1.43
6/12 through 5/13	93,501,070	0	0	12	151,633	0	221,365	372,998	0.40
6/13 through 5/14	96,237,960	0	0	12	53,937	0	252,115	306,052	0.32
5 YR. TOTAL	424,080,039	4	213,594	53	575,610	1,004,240	1,422,768	3,216,212	0.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.186	55%	0.572	0.76			
Pure Premium Indicated by National Relativity		30%	0.454	22%	1.084	1.54			
Pure Premium Present on Rate Level		31%	0.290	23%	0.728	1.02			
Pure Premium Derived by Formula			0.299		0.721	1.02			

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	8,473,781	2	10,842	4	25,436	15,698	52,766	104,742	1.24
6/10 through 5/11	10,095,590	1	60,658	6	11,421	295,175	43,059	410,313	4.06
6/11 through 5/12	8,268,522	3	77,450	3	33,740	993,715	98,194	1,203,099	14.55
6/12 through 5/13	8,138,378	2	151,417	5	122,183	680,904	300,344	1,254,848	15.42
6/13 through 5/14	7,969,833	1	8,962	7	113,619	31,964	260,194	414,739	5.20
5 YR. TOTAL	42,946,104	9	309,329	25	306,399	2,017,456	754,557	3,387,741	7.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.434	45%	6.455	7.89			
Pure Premium Indicated by National Relativity		35%	1.817	27%	4.680	6.50			
Pure Premium Present on Rate Level		36%	1.364	28%	4.249	5.61			
Pure Premium Derived by Formula			1.543		5.358	6.90			

CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,503,187	0	0	2	34,326	0	131,748	166,074	1.75
6/10 through 5/11	10,271,775	0	0	0	0	0	258,357	258,357	2.52
6/11 through 5/12	11,215,078	0	0	1	14,586	0	87,640	102,226	0.91
6/12 through 5/13	12,012,018	0	0	0	0	0	336,319	336,319	2.80
6/13 through 5/14	12,597,838	1	3,837	1	34,557	19,106	283,684	341,184	2.71
5 YR. TOTAL	55,599,896	1	3,837	4	83,469	19,106	1,097,748	1,204,160	2.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.157	37%	2.009	2.17			
Pure Premium Indicated by National Relativity		40%	0.702	31%	2.925	3.63			
Pure Premium Present on Rate Level		40%	0.422	32%	2.109	2.53			
Pure Premium Derived by Formula			0.481		2.325	2.81			

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	15,901,852	5	41,049	18	352,969	12,470	781,948	1,188,436	7.47
6/10 through 5/11	16,769,215	8	122,094	22	287,917	52,543	697,335	1,159,889	6.92
6/11 through 5/12	19,499,619	3	34,980	25	429,848	61,594	1,088,022	1,614,444	8.28
6/12 through 5/13	10,059,975	0	0	5	142,953	0	392,582	535,535	5.32
6/13 through 5/14	20,650,323	0	0	4	71,541	0	835,576	907,117	4.39
5 YR. TOTAL	82,880,984	16	198,123	74	1,285,228	126,607	3,795,463	5,405,421	6.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.790	59%		4.732		6.52	
Pure Premium Indicated by National Relativity		29%	1.427	20%		3.346		4.77	
Pure Premium Present on Rate Level		30%	1.799	21%		4.396		6.20	
Pure Premium Derived by Formula			1.687			4.384		6.07	

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,647,328	2	3,072	11	50,586	20,245	250,828	324,731	2.79
6/10 through 5/11	13,086,054	3	29,354	13	33,533	190,802	139,007	392,696	3.00
6/11 through 5/12	12,974,266	3	36,238	8	43,136	124,143	196,043	399,560	3.08
6/12 through 5/13	14,623,065	1	77,775	13	96,081	311,370	687,423	1,172,649	8.02
6/13 through 5/14	15,743,864	1	179	7	72,522	8,103	256,389	337,193	2.14
5 YR. TOTAL	68,074,577	10	146,618	52	295,858	654,663	1,529,690	2,626,829	3.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.650	47%		3.209		3.86	
Pure Premium Indicated by National Relativity		37%	0.737	26%		3.036		3.77	
Pure Premium Present on Rate Level		37%	0.714	27%		3.032		3.75	
Pure Premium Derived by Formula			0.706			3.116		3.82	

CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,595,328	0	0	2	14,511	0	141,962	156,473	1.63
6/10 through 5/11	11,335,733	0	0	4	30,520	0	342,029	372,549	3.29
6/11 through 5/12	11,678,876	1	25,781	0	0	36,367	5,009	67,157	0.58
6/12 through 5/13	12,154,691	0	0	6	38,591	0	102,655	141,246	1.16
6/13 through 5/14	16,041,415	0	0	0	0	0	79,319	79,319	0.49
5 YR. TOTAL	60,806,043	1	25,781	12	83,622	36,367	670,974	816,744	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.180	31%		1.163		1.34	
Pure Premium Indicated by National Relativity		40%	0.418	34%		1.235		1.65	
Pure Premium Present on Rate Level		41%	0.330	35%		1.224		1.55	
Pure Premium Derived by Formula			0.337			1.209		1.55	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# Tennessee

EFFECTIVE 3/1/2017

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	652,621	0	0	0	0	0	5,249	5,249	0.80
6/10 through 5/11	654,800	0	0	0	0	0	15,709	15,709	2.40
6/11 through 5/12	737,532	0	0	0	0	0	5,691	5,691	0.77
6/12 through 5/13	651,611	0	0	2	37,436	0	94,352	131,788	20.23
6/13 through 5/14	911,523	0	0	0	0	0	66,896	66,896	7.34
5 YR. TOTAL	3,608,087	0	0	2	37,436	0	187,897	225,333	6.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.038	19%	5.208	6.25			
Pure Premium Indicated by National Relativity		43%	1.689	40%	7.725	9.41			
Pure Premium Present on Rate Level		45%	1.770	41%	6.169	7.94			
Pure Premium Derived by Formula			1.647		6.609	8.26			

CLASS 9220		CEMETERY OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,795,253	1	48	3	19,714	9,085	66,537	95,384	0.81
6/10 through 5/11	10,994,640	3	226,297	5	31,406	149,217	81,526	488,446	4.44
6/11 through 5/12	12,044,124	0	0	11	75,562	0	178,224	253,786	2.11
6/12 through 5/13	11,937,908	2	89,767	6	34,209	93,029	131,049	348,054	2.92
6/13 through 5/14	11,897,656	2	37,548	10	167,444	73,072	177,748	455,812	3.83
5 YR. TOTAL	58,669,581	8	353,660	35	328,335	324,403	635,084	1,641,482	2.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.162	40%	1.635	2.80			
Pure Premium Indicated by National Relativity		34%	0.886	30%	2.344	3.23			
Pure Premium Present on Rate Level		35%	1.204	30%	2.356	3.56			
Pure Premium Derived by Formula			1.083		2.064	3.15			

CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	29,264,196	3	77,941	15	115,540	967,824	440,630	1,601,935	5.47
6/10 through 5/11	28,119,604	6	176,280	14	319,585	230,076	497,324	1,223,265	4.35
6/11 through 5/12	32,806,499	3	64,088	15	351,314	83,456	430,830	929,688	2.83
6/12 through 5/13	34,081,878	4	644,114	7	138,015	500,849	192,430	1,475,408	4.33
6/13 through 5/14	36,571,800	1	95,499	19	127,805	141,012	250,556	614,872	1.68
5 YR. TOTAL	160,843,977	17	1,057,922	70	1,052,259	1,923,217	1,811,770	5,845,168	3.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	1.312	59%	2.322	3.63			
Pure Premium Indicated by National Relativity		27%	1.291	20%	2.472	3.76			
Pure Premium Present on Rate Level		27%	1.191	21%	2.322	3.51			
Pure Premium Derived by Formula			1.274		2.352	3.63			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	83,130,777	19	830,667	51	420,379	826,564	1,099,283	3,176,893	3.82
6/10 through 5/11	87,010,238	17	1,649,526	35	283,210	1,951,030	650,560	4,534,326	5.21
6/11 through 5/12	95,338,353	20	1,642,259	54	1,076,909	4,376,343	1,462,136	8,557,647	8.98
6/12 through 5/13	91,197,848	12	562,527	52	842,562	758,736	1,441,918	3,605,743	3.95
6/13 through 5/14	98,801,536	10	666,572	52	676,274	802,432	1,242,434	3,387,712	3.43
5 YR. TOTAL	455,478,752	78	5,351,551	244	3,299,334	8,715,105	5,896,331	23,262,321	5.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		82%	1.899	100%		3.208		5.11	
Pure Premium Indicated by National Relativity		9%	1.618	0%		3.068		4.69	
Pure Premium Present on Rate Level		9%	1.843	0%		3.332		5.18	
Pure Premium Derived by Formula			1.869			3.208		5.08	

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	773,976	0	0	0	0	0	884	884	0.11
6/10 through 5/11	891,456	0	0	1	2,323	0	2,310	4,633	0.52
6/11 through 5/12	1,125,053	1	1,589	0	0	5,341	3,353	10,283	0.91
6/12 through 5/13	2,816,298	0	0	4	3,146	0	18,007	21,153	0.75
6/13 through 5/14	3,762,968	0	0	5	30,261	0	79,058	109,319	2.91
5 YR. TOTAL	9,369,751	1	1,589	10	35,730	5,341	103,612	146,272	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.398	12%		1.163		1.56	
Pure Premium Indicated by National Relativity		45%	0.507	44%		1.078		1.59	
Pure Premium Present on Rate Level		46%	0.358	44%		0.783		1.14	
Pure Premium Derived by Formula			0.429			0.958		1.39	

CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	20,991,458	2	141,182	9	118,727	651,682	177,937	1,089,528	5.19
6/10 through 5/11	25,585,761	4	95,177	10	79,758	247,473	152,492	574,900	2.25
6/11 through 5/12	28,300,343	3	122,862	2	20,317	370,346	80,115	593,640	2.10
6/12 through 5/13	30,689,809	4	76,484	12	81,471	57,702	253,237	468,894	1.53
6/13 through 5/14	30,715,097	1	68,099	11	154,691	124,857	296,416	644,063	2.10
5 YR. TOTAL	136,282,468	14	503,804	44	454,964	1,452,060	960,197	3,371,025	2.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		34%	0.704	48%		1.770		2.47	
Pure Premium Indicated by National Relativity		33%	0.545	26%		1.418		1.96	
Pure Premium Present on Rate Level		33%	0.692	26%		1.621		2.31	
Pure Premium Derived by Formula			0.648			1.640		2.29	

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	1,150,554	0	0	0	0	0	0	0	0.00
6/10 through 5/11	2,081,497	0	0	0	0	0	8,295	8,295	0.40
6/11 through 5/12	1,554,269	0	0	0	0	0	605	605	0.04
6/12 through 5/13	1,402,847	0	0	0	0	0	4,798	4,798	0.34
6/13 through 5/14	1,595,386	0	0	0	0	0	1,893	1,893	0.12
5 YR. TOTAL	7,784,553	0	0	0	0	0	15,591	15,591	0.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.000	13%	0.200	0.20			
Pure Premium Indicated by National Relativity		45%	0.881	43%	1.708	2.59			
Pure Premium Present on Rate Level		45%	0.558	44%	1.129	1.69			
Pure Premium Derived by Formula		0.648		1.257		1.91			

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	66,639,649	9	459,689	72	565,148	966,903	1,103,129	3,094,869	4.64
6/10 through 5/11	63,668,350	9	468,762	48	429,985	523,752	819,269	2,241,768	3.52
6/11 through 5/12	64,047,510	8	398,937	54	460,620	745,596	747,572	2,352,725	3.67
6/12 through 5/13	71,061,652	10	291,497	35	464,903	551,520	695,024	2,002,944	2.82
6/13 through 5/14	55,647,298	7	203,187	22	272,830	290,011	509,558	1,275,586	2.29
5 YR. TOTAL	321,064,459	43	1,822,072	231	2,193,486	3,077,782	3,874,552	10,967,892	3.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.251	76%	2.165	3.42			
Pure Premium Indicated by National Relativity		19%	1.075	12%	1.833	2.91			
Pure Premium Present on Rate Level		19%	1.286	12%	2.153	3.44			
Pure Premium Derived by Formula		1.224		2.124		3.35			

CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	34,197,975	5	157,984	12	140,961	239,894	375,633	914,472	2.67
6/10 through 5/11	37,960,044	3	123,443	25	275,765	733,717	415,783	1,548,708	4.08
6/11 through 5/12	38,428,445	1	7,639	34	286,993	11,629	763,631	1,069,892	2.78
6/12 through 5/13	37,248,087	8	315,452	25	681,552	642,461	630,622	2,270,087	6.10
6/13 through 5/14	37,875,680	5	179,227	14	445,229	216,937	570,230	1,411,623	3.73
5 YR. TOTAL	185,710,231	22	783,745	110	1,830,500	1,844,638	2,755,899	7,214,782	3.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	1.408	62%	2.477	3.89			
Pure Premium Indicated by National Relativity		27%	0.873	19%	1.714	2.59			
Pure Premium Present on Rate Level		27%	1.030	19%	2.201	3.23			
Pure Premium Derived by Formula		1.161		2.280		3.44			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	11,334,583	0	0	3	10,072	0	91,424	101,496	0.90
6/10 through 5/11	11,651,293	1	9,350	10	38,757	20,854	123,579	192,540	1.65
6/11 through 5/12	14,882,475	2	8,438	4	9,132	52,434	79,899	149,903	1.01
6/12 through 5/13	21,173,491	0	0	5	9,914	0	50,200	60,114	0.28
6/13 through 5/14	21,322,023	1	26,726	5	92,568	142,399	228,680	490,373	2.30
5 YR. TOTAL	80,363,865	4	44,514	27	160,443	215,687	573,782	994,426	1.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.255	37%	0.982	1.24			
Pure Premium Indicated by National Relativity		35%	0.867	31%	1.878	2.75			
Pure Premium Present on Rate Level		36%	0.761	32%	1.440	2.20			
Pure Premium Derived by Formula			0.651		1.406	2.06			

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	62,926,387	4	40,798	20	157,210	149,645	295,561	643,214	1.02
6/10 through 5/11	67,229,008	1	9,631	21	226,601	14,052	478,471	728,755	1.08
6/11 through 5/12	103,150,814	1	4,992	36	346,159	29,914	884,595	1,265,660	1.23
6/12 through 5/13	107,156,505	4	103,084	28	499,418	887,566	1,107,295	2,597,363	2.42
6/13 through 5/14	127,846,234	6	135,871	46	598,125	397,825	1,632,552	2,764,373	2.16
5 YR. TOTAL	468,308,948	16	294,376	151	1,827,513	1,479,002	4,398,474	7,999,365	1.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.453	66%	1.255	1.71			
Pure Premium Indicated by National Relativity		25%	0.433	17%	1.010	1.44			
Pure Premium Present on Rate Level		26%	0.478	17%	1.027	1.51			
Pure Premium Derived by Formula			0.455		1.175	1.63			

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	9,948,260	1	16,190	3	119,984	10,165	85,666	232,005	2.33
6/10 through 5/11	13,032,664	0	0	2	11,887	0	36,410	48,297	0.37
6/11 through 5/12	26,041,353	3	199,605	4	210,319	191,732	343,230	944,886	3.63
6/12 through 5/13	24,165,088	4	72,177	6	199,715	409,804	262,934	944,630	3.91
6/13 through 5/14	27,073,091	0	0	1	14,898	0	17,727	32,625	0.12
5 YR. TOTAL	100,260,456	8	287,972	16	556,803	611,701	745,967	2,202,443	2.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.843	46%	1.354	2.20			
Pure Premium Indicated by National Relativity		31%	0.936	27%	1.725	2.66			
Pure Premium Present on Rate Level		32%	1.093	27%	1.966	3.06			
Pure Premium Derived by Formula			0.952		1.619	2.57			

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
6/09 through 5/10	10,576,792	2	33,186	9	75,056	81,655	133,833	323,730	3.06
6/10 through 5/11	12,381,904	7	355,594	7	166,909	806,397	326,467	1,655,367	13.37
6/11 through 5/12	12,927,256	2	239,253	14	278,665	618,160	415,299	1,551,377	12.00
6/12 through 5/13	13,782,424	2	50,341	7	105,844	108,489	213,868	478,542	3.47
6/13 through 5/14	14,693,124	1	161,670	9	93,670	263,305	185,999	704,644	4.80
5 YR. TOTAL	64,361,500	14	840,044	46	720,144	1,878,006	1,275,466	4,713,660	7.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	2.424		56%	4.900		7.32	
Pure Premium Indicated by National Relativity		29%	2.237		22%	5.170		7.41	
Pure Premium Present on Rate Level		29%	2.364		22%	5.020		7.38	
Pure Premium Derived by Formula		2.352			4.986			7.34	

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	122,299,244	1	36,952	14	66,396	29,508	193,250	326,106	0.27
6/10 through 5/11	125,284,233	3	58,931	6	139,161	104,612	143,891	446,595	0.36
6/11 through 5/12	129,673,592	1	8,537	12	45,654	87,177	160,197	301,565	0.23
6/12 through 5/13	132,941,371	3	56,288	13	42,736	340,982	185,147	625,153	0.47
6/13 through 5/14	151,377,329	1	1,173	11	70,888	7,941	233,484	313,486	0.21
5 YR. TOTAL	661,575,769	9	161,881	56	364,835	570,220	915,969	2,012,905	0.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.080		44%	0.225		0.31	
Pure Premium Indicated by National Relativity		33%	0.118		28%	0.283		0.40	
Pure Premium Present on Rate Level		34%	0.125		28%	0.264		0.39	
Pure Premium Derived by Formula		0.108			0.252			0.36	

CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	0	0	0	0	0	0	0	0	0.00
6/10 through 5/11	0	0	0	0	0	0	0	0	0.00
6/11 through 5/12	0	0	0	0	0	0	0	0	0.00
6/12 through 5/13	0	0	0	0	0	0	0	0	0.00
6/13 through 5/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		17%	0.525		18%	0.939		1.46	
Pure Premium Present on Rate Level		83%	0.530		82%	0.950		1.48	
Pure Premium Derived by Formula		0.529			0.948			1.48	

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



## TENNESSEE

EFFECTIVE 3/1/2017

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
6/09 through 5/10	56,791,881	3	48,254	6	55,670	246,957	104,016	454,897	0.80
6/10 through 5/11	58,461,505	1	89,063	5	19,863	69,706	83,659	262,291	0.45
6/11 through 5/12	62,265,137	1	54,387	5	21,224	86,306	127,400	289,317	0.46
6/12 through 5/13	60,990,963	1	16,780	9	43,787	73,507	132,211	266,285	0.44
6/13 through 5/14	63,611,009	1	334,677	5	33,351	242,899	128,353	739,280	1.16
5 YR. TOTAL	302,120,495	7	543,161	30	173,895	719,375	575,639	2,012,070	0.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.237	43%	0.429	0.67			
Pure Premium Indicated by National Relativity		36%	0.193	28%	0.472	0.67			
Pure Premium Present on Rate Level		36%	0.181	29%	0.536	0.72			
Pure Premium Derived by Formula			0.201		0.472	0.67			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

F-CLASS

EFFECTIVE 3/1/2017

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	728	0	0	0	0	0	0	0	0.00
1/12 through 12/12	122,208	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	122,936	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		8%	0.024	8%	0.601	0.63			
Pure Premium Present on Rate Level		90%	1.351	90%	1.552	2.90			
Pure Premium Derived by Formula			1.218		1.445	2.66			

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	28,128	0	0	0	0	0	0	0	0.00
1/10 through 12/10	12,590	0	0	0	0	0	0	0	0.00
1/11 through 12/11	65,976	0	0	2	28,221	0	13,571	41,792	63.35
1/12 through 12/12	31,652	0	0	0	0	0	282	282	0.89
1/13 through 12/13	14,066	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	152,412	0	0	2	28,221	0	13,853	42,074	27.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	18.516	4%	9.089	27.61			
Pure Premium Indicated by National Relativity		37%	3.146	39%	4.477	7.62			
Pure Premium Present on Rate Level		61%	2.678	57%	4.177	6.86			
Pure Premium Derived by Formula			3.168		4.490	7.66			

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	36,079	0	0	0	0	0	0	0	0.00
1/10 through 12/10	8,769	0	0	0	0	0	0	0	0.00
1/11 through 12/11	111,883	0	0	0	0	0	0	0	0.00
1/12 through 12/12	8,423	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,929	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	169,083	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	1.800	19%	1.540	3.34			
Pure Premium Present on Rate Level		80%	1.635	78%	1.941	3.58			
Pure Premium Derived by Formula			1.632		1.807	3.44			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# **TENNESSEE** F-CLASS

EFFECTIVE 3/1/2017

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	19,072,609	1	10,502	3	33,778	32,972	181,705	258,957	1.36
1/10 through 12/10	20,620,592	2	12,524	1	196,679	10,373	70,328	289,904	1.41
1/11 through 12/11	24,290,100	1	141	3	30,891	4,337	87,497	122,866	0.51
1/12 through 12/12	25,941,617	0	0	1	1,093	0	81,521	82,614	0.32
1/13 through 12/13	31,225,490	1	95,075	4	36,955	128,900	282,664	543,594	1.74
5 YR. TOTAL	121,150,408	5	118,242	12	299,396	176,582	703,715	1,297,935	1.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.345	42%	0.727	1.07			
Pure Premium Indicated by National Relativity		35%	1.634	29%	2.397	4.03			
Pure Premium Present on Rate Level		35%	1.767	29%	2.101	3.87			
Pure Premium Derived by Formula		1.294		1.610		2.90			

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	0.450	18%	0.457	0.91			
Pure Premium Present on Rate Level		83%	2.661	82%	3.512	6.17			
Pure Premium Derived by Formula		2.285		2.962		5.25			

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	1,309,220	0	0	0	0	0	2,633	2,633	0.20
1/10 through 12/10	1,452,648	0	0	0	0	0	3,991	3,991	0.28
1/11 through 12/11	1,571,419	0	0	1	582	0	19,423	20,005	1.27
1/12 through 12/12	1,212,259	0	0	2	2,526	0	18,372	20,898	1.72
1/13 through 12/13	135,744	0	0	1	20,004	0	14,520	34,524	25.43
5 YR. TOTAL	5,681,290	0	0	4	23,112	0	58,939	82,051	1.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.407	15%	1.037	1.44			
Pure Premium Indicated by National Relativity		45%	3.039	42%	4.038	7.08			
Pure Premium Present on Rate Level		45%	2.396	43%	3.302	5.70			
Pure Premium Derived by Formula		2.486		3.271		5.76			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

F-CLASS

EFFECTIVE 3/1/2017

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	7.916	19%	4.466	12.38			
Pure Premium Present on Rate Level		82%	4.735	81%	6.415	11.15			
Pure Premium Derived by Formula			5.308		6.045	11.35			

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	394,742	0	0	0	0	0	2,838	2,838	0.72
1/10 through 12/10	328,514	0	0	0	0	0	2,574	2,574	0.78
1/11 through 12/11	1,632,907	0	0	1	1,413	0	13,148	14,561	0.89
1/12 through 12/12	1,731,304	0	0	0	0	0	199	199	0.01
1/13 through 12/13	1,599,751	0	0	1	8,056	0	17,010	25,066	1.57
5 YR. TOTAL	5,687,218	0	0	2	9,469	0	35,769	45,238	0.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.166	18%	0.629	0.80			
Pure Premium Indicated by National Relativity		36%	2.577	38%	3.422	6.00			
Pure Premium Present on Rate Level		52%	3.608	44%	5.165	8.77			
Pure Premium Derived by Formula			2.824		3.686	6.51			

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	244,909	0	0	0	0	0	2,737	2,737	1.12
1/10 through 12/10	307,135	0	0	0	0	0	2,273	2,273	0.74
1/11 through 12/11	340,800	0	0	0	0	0	0	0	0.00
1/12 through 12/12	379,971	0	0	0	0	0	0	0	0.00
1/13 through 12/13	403,987	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,676,802	0	0	0	0	0	5,010	5,010	0.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	6%	0.299	0.30			
Pure Premium Indicated by National Relativity		22%	1.837	23%	1.301	3.14			
Pure Premium Present on Rate Level		74%	0.733	71%	1.172	1.91			
Pure Premium Derived by Formula			0.947		1.149	2.10			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

F-CLASS

EFFECTIVE 3/1/2017

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	2,766,269	0	0	0	0	0	494	494	0.02
1/10 through 12/10	1,692,041	0	0	1	22,644	0	37,346	59,990	3.55
1/11 through 12/11	1,459,482	1	913	0	0	41,202	0	42,115	2.89
1/12 through 12/12	1,377,193	0	0	1	41,128	0	51,773	92,901	6.75
1/13 through 12/13	1,361,708	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,656,693	1	913	2	63,772	41,202	89,613	195,500	2.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.747	18%	1.511	2.26			
Pure Premium Indicated by National Relativity		39%	4.860	41%	3.541	8.40			
Pure Premium Present on Rate Level		48%	3.032	41%	3.377	6.41			
Pure Premium Derived by Formula			3.448		3.108	6.56			

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	5.700	18%	8.712	14.41			
Pure Premium Present on Rate Level		83%	5.197	82%	9.713	14.91			
Pure Premium Derived by Formula			5.283		9.533	14.82			

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	126,589	0	0	0	0	0	0	0	0.00
1/10 through 12/10	174,979	0	0	0	0	0	0	0	0.00
1/11 through 12/11	199,059	0	0	0	0	0	0	0	0.00
1/12 through 12/12	198,098	0	0	0	0	0	0	0	0.00
1/13 through 12/13	236,728	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	935,453	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		31%	7.793	33%	5.960	13.75			
Pure Premium Present on Rate Level		63%	4.432	59%	4.692	9.12			
Pure Premium Derived by Formula			5.208		4.735	9.94			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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# TENNESSEE

F-CLASS

EFFECTIVE 3/1/2017

CLASS 8709		STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	23,103	0	0	0	0	0	429	429	1.86
1/10 through 12/10	43,020	0	0	0	0	0	0	0	0.00
1/11 through 12/11	95,674	0	0	0	0	0	0	0	0.00
1/12 through 12/12	85,896	0	0	0	0	0	0	0	0.00
1/13 through 12/13	5,092	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	252,785	0	0	0	0	0	429	429	0.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	4%	0.170	0.17			
Pure Premium Indicated by National Relativity		20%	2.451	21%	1.855	4.31			
Pure Premium Present on Rate Level		78%	1.357	75%	2.218	3.58			
Pure Premium Derived by Formula		1.549		2.060		3.61			

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	33,091	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	33,091	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	0.672	21%	0.725	1.40			
Pure Premium Present on Rate Level		79%	0.950	78%	1.244	2.19			
Pure Premium Derived by Formula		0.885		1.123		2.01			

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS							
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.205	100%	1.229	2.43			
Pure Premium Derived by Formula		1.205		1.229		2.43			

\* Pure Premium per \$100 of Payroll

\*\* Pure Premium per employee

++ Non-Standard Calculation

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